

ENTRANCE EXAMINATION FOR ADMISSION, MAY 2012.

Ph.D. (BANKING TECHNOLOGY)

COURSE CODE : 146

Register Number :

*Signature of the Invigilator
(with date)*

COURSE CODE : 146

Time : 2 Hours

Max : 400 Marks

Instructions to Candidates :

1. Write your Register Number within the box provided on the top of this page and fill in the page 1 of the answer sheet using pen.
2. Do not write your name anywhere in this booklet or answer sheet. Violation of this entails disqualification.
3. Read each of the question carefully and shade the relevant answer (A) or (B) or (C) or (D) in the relevant box of the ANSWER SHEET using HB pencil.
4. Avoid blind guessing. A wrong answer will fetch you -1 mark and the correct answer will fetch 4 marks.
5. Do not write anything in the question paper. Use the white sheets attached at the end for rough works.
6. Do not open the question paper until the start signal is given.
7. Do not attempt to answer after stop signal is given. Any such attempt will disqualify your candidature.
8. On stop signal, keep the question paper and the answer sheet on your table and wait for the invigilator to collect them.
9. Use of Calculators, Tables, etc. are prohibited.

Section - I

The question paper has two sections. Students belonging to M.Tech./M.Sc. (CS/IT)/M.C.A streams are requested to attempt questions in Section I (Q.1 – Q.100). The Section-II (Q.101 – Q. 200) is for students with M.B.A./M.Com. degree. Mention the section on the top of OMR sheet.

- The output quality of a printer is measured by
 - Dot per inch
 - Dot per sq. inch
 - Dots printed per unit time
 - All of above
- Who invented the high level language C?
 - Dennis M. Ritchie
 - Niklaus Writh
 - Seymour Papert
 - Donald Kunth
- An error in software or hardware is called a bug. What is the alternative computer jargon for it?
 - Leech
 - Squid
 - Slug
 - Glitch
- The key F12 opens a
 - Save As dialog box
 - Open dialog box
 - Save dialog box
 - Close dialog box
- What is gutter margin?
 - Margin that is added to the left margin when printing
 - Margin that is added to right margin when printing
 - Margin that is added to the binding side of page when printing
 - Margin that is added to the outside of the page when printing
- The principle of locality of reference justifies the use of _____.
 - Virtual memory
 - Interrupts
 - Main memory
 - Cache memory
- Replace the page that will not be used for the longest period of time. This principle is adopted by _____.
 - FIFO Page replacement algorithm
 - Optimal Page replacement algorithm
 - Round Robin scheduling algorithm
 - SCAN scheduling algorithm

8. A process that is based on IPC mechanism which executes on different systems and can communicate with other processes using message based communication is called _____.
- (A) Remote Procedure Call (B) Local Procedure Call
(C) Inter Process Communication (D) Remote Machine Invocation
9. FAT stands for
- (A) File Accommodation Table (B) File Access Tape
(C) File Allocation Table (D) File Activity Table
10. Which of the following statements in regard to directories is false?
- (A) Directories can exist inside directories
(B) The root directory is always at the highest level
(C) Directories with files can be deleted
(D) Directories cannot be renamed
11. In immediate addressing the operand is placed
- (A) in the CPU register (B) after OP code in the instruction
(C) in memory (D) in stack
12. Interrupts which are initiated by an I/O drive are
- (A) internal (B) external
(C) software (D) all of above
13. Which of the following registers is used to keep track of address of the memory location where the next instruction is located?
- (A) Memory Address Register (B) Memory Data Register
(C) Instruction Register (D) Program Register
14. Pipelining strategy is called implement
- (A) instruction execution (B) instruction prefetch
(C) instruction decoding (D) instruction manipulation
15. A stack pointer is
- (A) a 16-bit register in the microprocessor that indicate the beginning of the stack memory.
(B) a register that decodes and executes 16-bit arithmetic expression.
(C) the first memory location where a subroutine address is stored.
(D) a register in which flag bits are stored.

16. Which of the following data structures are indexed structures?
- (A) Linear arrays (B) Linked lists
(C) Stack (D) Queue
17. Binary search algorithm cannot be applied to
- (A) sorted linked array (B) sorted binary trees
(C) sorted linear list (D) pointer array
18. When inorder traversing a tree resulted E A C K F H D B G; the preorder traversal would return
- (A) FAEKCDBHG (B) FAEKCDHGB
(C) EAFKHDCBG (D) FEAKDCHBG
19. The memory address of fifth element of an array can be calculated by the formula
- (A) $LOC(Array[5]) = Base(Array) + w(5 - \text{lower bound})$, where w is the number of words per memory cell for the array
(B) $LOC(Array[5]) = Base(Array[5]) + (5 - \text{lower bound})$, where w is the number of words per memory cell for the array
(C) $LOC(Array[5]) = Base(Array[4]) + (5 - \text{upper bound})$, where w is the number of words per memory cell for the array
(D) None of the above
20. Which of the following data structure is not linear data structure?
- (A) Arrays (B) Linked lists
(C) Both of above (D) None of the above
21. Which of the following is not one of the process that a high level language program must go through before it is ready to be executed?
- (A) Translation (B) Controlling
(C) Loading (D) Linking
22. The two basic types of record access methods are
- (A) direct and immediate (B) sequential and random
(C) sequential and indexed (D) on-line and real-time
23. Codes which don't require frequently updation and promote user efficiency due to
- (A) Simplicity (B) Sortability
(C) Stability (D) Expansibility

24. A factor in the selection of a source language is
- (A) programmer skill
 - (B) language availability
 - (C) program compatibility with other software
 - (D) all of the above
25. Identify the invalid pointer arithmetic
- (A) Assigning the value 0 to a pointer variable
 - (B) Comparison of pointers that do not point to the element of the same array
 - (C) Subtracting an integer from a pointer
 - (D) Addition of float value to a pointer
26. Which of the following systems helps you with making a decision about a non-structured problem?
- (A) Artificial intelligence
 - (B) Neural network
 - (C) Genetic algorithm
 - (D) Decision support system
27. Which of the following systems analyzes spatial information?
- (A) Neural network
 - (B) Genetic algorithm
 - (C) Intelligent agent
 - (D) Geographical information system
28. Which of the following systems mimics human thinking?
- (A) Artificial intelligence
 - (B) Intelligent agent
 - (C) Both
 - (D) Database management system
29. Which AI system provides a diagnosis to a specific problem?
- (A) Intelligent agent
 - (B) Expert system
 - (C) Geographical information system
 - (D) Data mining system
30. Which AI system finds and identifies patterns; for instance; in the words you use?
- (A) Expert system
 - (B) Intelligent system
 - (C) Neural network
 - (D) Fuzzy logic
31. In a relational schema, each tuple is divided into fields called
- (A) Relations
 - (B) Domains
 - (C) Queries
 - (D) All of the above

32. In creating a procedure, you may get a message if you have compile errors. Which of the following is true?
- (A) The line numbers reported match the line numbers you see in your text editor.
 - (B) SQL*Plus will automatically show the errors to you.
 - (C) To see the errors, enter SHOW ERRORS in SQL*Plus.
 - (D) If there are no syntax errors, you will receive the message "NO ERRORS."
33. Which of the following is not true about indexes?
- (A) Indexes are created to enforce uniqueness on columns.
 - (B) Indexes are created to enable fast retrieval by column values.
 - (C) Columns that are frequently used with equal conditions in WHERE clauses are good candidates for indexes.
 - (D) Indexes are created with the ALTER TABLE command.
34. Which of the following is not true about modifying table columns?
- (A) You can drop a column at any time.
 - (B) You can add a column at any time as long as it is a NULL column.
 - (C) You can increase the number of characters in character columns or the number of digits in numeric columns
 - (D) You cannot increase or decrease the number of decimal places.
35. Which command will delete all data from a table and will not write to the rollback segment?
- (A) TRUNCATE
 - (B) DROP
 - (C) DELETE
 - (D) CASCADE
36. Which of the following statements is incorrect?
- (A) The difference between synchronous and asynchronous transmission is the clocking derived from the data in synchronous transmission.
 - (B) Half-duplex line is a communication line in which data can move in two directions, but not at the same time.
 - (C) Batch processing is the preferred processing mode for telecommunication operations.
 - (D) Teleprocessing combines telecommunications and DP techniques in online activities.
37. A single packet on a data link is known as
- (A) Path
 - (B) Frame
 - (C) Block
 - (D) Group

38. The examination and changing of single bits or small groups of bits within a word is called
- (A) Bit (B) Byte (C) Bit manipulation (D) Bit slice
39. Which method is used to connect a remote computer?
- (A) Device (B) Diagnostic (C) Logic Circuit (D) Dialup
40. Which is a unit representing the no bits of discrete?
- (A) Baud (B) Byte
(C) Bit (D) All of the above
41. Which of the following statements is wrong?
- (A) Data warehousing helps in customized marketing
(B) ERP systems must be substituted for data warehouses
(C) Most of a corporation's knowledge base contains unstructured data
(D) Metadata standards facilitate deploying a combination of best-of-breed products
42. Data scrubbing is which of the following?
- (A) A process to reject data from the data warehouse and to create the necessary indexes
(B) A process to load the data in the data warehouse and to create the necessary indexes
(C) A process to upgrade the quality of data after it is moved into a data warehouse
(D) A process to upgrade the quality of data before it is moved into a data warehouse
43. The active data warehouse architecture includes which of the following?
- (A) At least one data mart
(B) Data that can be extracted from numerous internal and external sources
(C) Near real-time updates
(D) All of the above
44. An operational system is which of the following?
- (A) A system that is used to run the business in real time and is based on historical data
(B) A system that is used to run the business in real time and is based on current data
(C) A system that is used to support decision making and is based on current data
(D) A system that is used to support decision making and is based on historical data

45. A data warehouse is which of the following?
- (A) Can be updated by end users.
 - (B) Contains numerous naming conventions and formats.
 - (C) Organized around important subject areas.
 - (D) Contains only current data
46. The following are characteristics of software expects
- (A) It is developed or engineered
 - (B) Software consists of physical devices
 - (C) Software have don't have spare parts instead it has backup
 - (D) Software are custom made
47. Which of the following construct in formal model in software engineering execute each statement in succession?
- (A) Selection Construct
 - (B) Sequence Construct
 - (C) Iteration Construct
 - (D) Business Construct
48. Generic Framework Activities are
- (A) Communication
 - (B) Planning
 - (C) Modeling
 - (D) All of the above
49. The primary tool used in structured design is a
- (A) structure chart
 - (B) data-flow diagram
 - (C) program flowchart
 - (D) module
50. The testing process only reveals
- (A) failures
 - (B) errors in code
 - (C) errors in logic
 - (D) all of the above
51. A _____ replicates itself by creating its own copies, in order to bring the network to a halt.
- (A) Virus
 - (B) Trojan Horse
 - (C) Worm
 - (D) None of the above
52. An example of an individual point of verification in a computerized application is
- (A) An inference check
 - (B) A boundary protection
 - (C) A sensitive transaction
 - (D) A check digit

53. What should be the size of a Trusted Computer Base?
- (A) Small - in order to permit it to be implemented in all critical system components without using excessive resources.
 - (B) Small - in order to facilitate the detailed analysis necessary to prove that it meets design requirements.
 - (C) Large - in order to accommodate the implementation of future updates without incurring the time and expense of recertification.
 - (D) Large - in order to enable it to protect the potentially large number of resources in a typical commercial system environment.
54. Which one of the following are examples of security and controls that would be found in a "trusted" application system?
- (A) Data validation and reliability
 - (B) Correction routines and reliability
 - (C) File integrity routines and audit trail
 - (D) Reconciliation routines and data labels
55. Which of the following ensures that security is not breached when a system crash or other system failure occurs?
- (A) Trusted recovery
 - (B) Hot swappable
 - (C) Redundancy
 - (D) Secure boot
56. What is the structured approach called for developing software and information systems?
- (A) Software design
 - (B) Prototyping
 - (C) Systems development life cycle
 - (D) Systems methodology
57. In which phase of the software design and development project would you try to understand the proposed project?
- (A) Planning phase
 - (B) Initial phase
 - (C) Requirements phase
 - (D) Analysis phase
58. In which phase of the software design and development project would you build a blueprint of the proposed system?
- (A) Analysis phase
 - (B) Design phase
 - (C) Requirements phase
 - (D) Development phase
59. Risk exposure is defined as the product of
- (A) Probability of the risk becoming an actuality and impact of the risk
 - (B) Cause and effect of the risk
 - (C) Merits and demerits of the risk
 - (D) All of the above

60. Which of the Project lifecycle model provides space for risk analysis?
 (A) Waterfall Model (B) Prototyping Model
 (C) Spiral Model (D) RAD Model
61. INFINET stands for
 (A) Indian Fast Inter Network (B) Indian Farmer Network
 (C) Indian Fisheries Network (D) Indian Financial Network
62. Which is come under Mobile Banking?
 (A) SMS Banking (B) M-Commerce
 (C) Internet Banking Thru Mobile (D) Phone Banking Thru Mobile
63. Which is common threat in internet banking?
 (A) Virus (B) Spamming
 (C) Phishing (D) Hacking
64. Which one is the major benefit of core banking from the perspective customers?
 (A) E-Banking (B) ATM
 (C) Mobile Banking (D) Anywhere Banking
65. Which is the technology used for Smart Cards?
 (A) Magnetic Strip (B) Blue Tooth
 (C) RFID (D) Hardware Token
66. What type of commerce is enabled by technology?
 (A) Path-to-profitability (B) E-commerce
 (C) E-Buy (D) Internet
67. What type of commerce occurs when a business sells its products over the Internet to other businesses?
 (A) B2B (B) B2C
 (C) C2B (D) Enterprise commerce
68. What is term used when the government employs technology to deal with citizens, businesses, and other government agencies?
 (A) G2BC (B) Web
 (C) Consumer (D) E-government

69. What is the most significant part of e-commerce?
(A) B2B (B) B2E (C) B2C (D) C2C
70. Which of the following statements about E-Commerce and E-Business is true?
(A) E-Commerce involves buying and selling over the internet while E-Business does not.
(B) E-Commerce is B2C (business to consumer) while E-Business is B2B (business to business).
(C) E-Business is a broader term that encompasses E-Commerce (buying and selling) as well as doing other forms of business over the internet.
(D) None of the above
71. Which of the following is not an example of a business process?
(A) Designing a new product (B) Hiring an employee
(C) Purchasing services (D) Testing software
72. In order to achieve maximum benefit from an enterprise software package a business:
(A) Customizes the software to match all of its business processes
(B) Uses only the processes in the software that match its own processes
(C) Changes the way it works to match the software business processes
(D) Selects only the software that best matches its existing business processes
73. How much of software maintenance work involves fixing errors?
(A) 80 percent (B) 60 percent (C) 40 percent (D) 20 percent
74. Who is not a major player in the ERP software industry?
(A) Baan (B) J.D. Edwards
(C) Siebel (D) Lawson
75. SAP R/3 is the _____ of SAP software.
(A) Third Version (B) Third Generation
(C) Third Release (D) Third Kind
76. If you want to plan project activities such as developing new functionalities or test cases, which of the following OOAP artifacts is the most useful?
(A) Sequence diagrams (B) Use cases
(C) Domain model (D) Package diagrams

77. Which of the following is iterative, incremental, use case driven and architecture centric?
- (A) V-method (B) UML
(C) Component Based Development (D) RUP
78. Which of the following statements are true?
- (A) All operations defined in a sub-class are inherited by the super-class
(B) Generalization allows abstracting common features and defining them in a super-class
(C) A super-class is a class that must not have associations
(D) Association is a "part of" relationship
79. What is true about UML stereotypes?
- (A) A stereotype is used for extending the UML language.
(B) A stereotyped class must be abstract.
(C) The stereotype {frozen} indicates that the UML element cannot be changed.
(D) UML profiles can be stereotyped for backward compatibility.
80. A state chart diagram describes:
- (A) Attributes of objects
(B) Nodes of the system
(C) Operations executed on a thread
(D) Events triggered by an object
81. Cyber Crime is
- (A) Crimes conducted through the internet
(B) Crimes conducted through the computers and network
(C) Hacking
(D) All of the above
82. Which of the following is covered by cyber law?
- (A) Authentication (B) Intellectual property
(C) Isolation (D) Restricted expression
83. Which of the following is not part of cyber forensics?
- (A) Design Walkthrough (B) Network Forensics
(C) Peripheral Forensics (D) Security Audit

84. Cyber law stipulates to authenticate an electronic record by
 (A) Access Control (B) Encryption
 (C) Compression (D) Digital Signature
85. IPR stands for
 (A) Intellectual People Rights (B) Internet Property Rights
 (C) Information Property Rights (D) None of the above
86. What type of internet technology sends information without requesting it?
 (A) F2b2C (B) Infoware (C) Push (D) Wiki
87. What is the second generation of the Web called?
 (A) New web (B) Emerging space
 (C) Second life (D) Web 2.0
88. What type of web technology allows its community members to continuously change the contents on a web site?
 (A) Intelligent bots (B) Social networks
 (C) Wiki (D) Blog
89. Three-tier architecture includes which of the following?
 (A) Three server layers
 (B) A client layer and two server layers
 (C) Two client layers and one server layer
 (D) Three client layers
90. Client/server security includes which of the following?
 (A) Physical security
 (B) Change control security
 (C) Measures taken to secure all systems
 (D) All of the above
91. The minimum number of colors needed to color a graph having $n > 3$ vertices and 2 edges is
 (A) 2 (B) 3 (C) 4 (D) 1

92. In which sorting technique at every step each element is placed in its proper position?
 (A) Bubble sort (B) Quick sort
 (C) Merge sort (D) Heap sort
93. Which of the following case does not exist in complexity theory?
 (A) Best case (B) Worst case
 (C) Average case (D) Null case
94. The complexity of merge sort algorithm is
 (A) $O(n)$ (B) $O(\log n)$ (C) $O(n^2)$ (D) $O(n \log n)$
95. The average case occur in linear search algorithm
 (A) When item is somewhere in the middle of the array
 (B) When item is not in the array at all
 (C) When item is the last element in the array
 (D) When item is the last element in the array or is not there at all
96. Which of the following is not a step in data mining?
 (A) Data Management (B) Pattern Evaluation
 (C) Knowledge Presentation (D) Data Cleaning
97. Which is not a statistical technique used in data mining?
 (A) Point Estimation (B) Data Summarization
 (C) Bayesian Techniques (D) Decision Tree
98. Maintenance of cache consistency is the limitation of
 (A) MPP (B) SMP
 (C) NUMA (D) None of the above
99. A goal of data mining includes which of the following?
 (A) To explain some observed event or condition
 (B) To confirm that data exists
 (C) To analyze data for expected relationships
 (D) To create a new data warehouse
100. Which mining technique discovers the nature of the hierarchy or network of hyperlinks in the web sites of a particular domain?
 (A) Web content mining (B) Web usage mining
 (C) Web structure mining (D) All the above

Section - II

The question paper has two sections. Students belonging to M.Tech./M.Sc. (CS/IT)/ M.C.A. streams are requested to attempt questions in Section I (Q.1 – Q.100). The Section-II (Q.101 – Q. 200) is for students with M.B.A./M.Com. degree. Mention the section on the top of OMR sheet.

101. CRR stands for
- (A) Current ratio rate (B) Cash reserve ratio
(C) Current review report (D) Quick rating record
102. Gilt securities refer to
- (A) Securities issued by private companies
(B) Documents submitted to RBI
(C) Government securities
(D) Securities issued by private banks
103. SLR stands for
- (A) State level registrar (B) Small regional registrar
(C) Syndicate reserve ratio (D) Statutory liquidity ratio
104. Banking ombudsman means
- (A) A person appointed to recover dues from defaulting borrowers
(B) A person to whom customer can approach for redress of his/her grievances
(C) A person appointed to settle dispute between employees and management
(D) None of these
105. One rupee coin is issued by
- (A) RBI (B) Ministry of Finance
(C) IOB (D) SBI
106. Largest mutual fund business in India is in the hands of
- (A) Canara Bank (B) ICICI
(C) LIC (D) UTI
107. Total number of public sector mutual funds in India
- (A) 7 (B) 8 (C) 6 (D) 10

108. Merchant banks are
 (A) Financial brokers (B) Financial intermediaries
 (C) Rating agencies (D) None of these
109. ASBA stands for
 (A) Application supported by blocked amount
 (B) Andhra syndicate bank act
 (C) Application scrutinizing in branch account
 (D) All the above
110. The Governor of RBI is
 (A) Dr. P. SubbaRao (B) Dr. Y.V. Reddy
 (C) C.B. Bhave (D) Dr. C. Rangarajan
111. SEBI is the regulatory body of
 (A) Provident fund (B) Insurance
 (C) Capital market (D) None of these
112. Banking sector reforms are recommended by
 (A) Janaki Raman Committee (B) Tondon Committee
 (C) Narasimhan Committee (D) L.C. Gupta Committee
113. A saving bank account cannot be opened by
 (A) A minor (B) A lunatic (C) A firm (D) A sports club
114. The VSAT communication network for banks and financial institutions launched by RBI is known as
 (A) SWIFT (B) SBI NET (C) BANK NET (D) INFINET
115. WTO stands for
 (A) World tax ombudsman (B) World trade organization
 (C) World telecom organization (D) None of the above
116. Insurance companies are regulated by
 (A) IRPA (B) SEBI (C) FIPB (D) SFIO

117. The lower of CRR is aimed at
- (A) Increasing the value of rupee in the foreign exchange market
 - (B) Increasing the supply of credit of commercial banks
 - (C) Decreasing the lending capacity of the commercial bank
 - (D) Reducing the supply of money in the economy
118. Zero coupon bonds are sold at
- (A) Discount
 - (B) Premium
 - (C) Face value
 - (D) None of these
119. S&P CNX NIFTY has
- (A) 50 stocks
 - (B) 30 stocks
 - (C) 25 stocks
 - (D) 75 stocks
120. There are _____ recognized stock exchanges in India.
- (A) 50
 - (B) 10
 - (C) 23
 - (D) 21
121. Which one of the following is not a money market instrument?
- (A) T-Bills
 - (B) National saving certificate
 - (C) Commercial paper
 - (D) Certificate of deposit
122. The board of RBI has _____ directors.
- (A) 5
 - (B) 10
 - (C) 15
 - (D) 20
123. CRISIL is a
- (A) Bank
 - (B) Non Banking Financial Corporation
 - (C) Rating agency
 - (D) Stock exchange
124. Seed capital scheme was introduced by
- (A) ICICI
 - (B) IDBI
 - (C) IFCI
 - (D) SFC's
125. Cash credit limits are allowed against
- (A) Goods
 - (B) Shares
 - (C) Land and Building
 - (D) Plant and Machinery

126. The utility of the commodity is
- (A) The usefulness of commodity
 - (B) The capacity of the commodity to satisfy human wants
 - (C) The price level of commodity
 - (D) None of these
127. Adam Smith is called the founder of
- (A) English classical economics
 - (B) French classical economics
 - (C) Indian classical economics
 - (D) All the above
128. If income elasticity of demand is greater than unity, the commodity is
- (A) a necessity
 - (B) an inferior good
 - (C) a luxury good
 - (D) none of these
129. A firm that is the sole traders of a product without close substitute is called
- (A) Monopoly
 - (B) Oligopoly
 - (C) Competition
 - (D) Bureaucracy
130. Inflation means
- (A) purchasing power increases
 - (B) value of an asset decreases
 - (C) increases in the value of goods and services
 - (D) borrowing capacity increases
131. Price pool is formed to
- (A) Increase prices only
 - (B) Decreases process only
 - (C) Determine a price policy
 - (D) Determine a sale policy
132. The situation in which a seller takes the maximum price which the customer is willing to pay for the product is called
- (A) Skimming price
 - (B) Penetration price
 - (C) Discount price
 - (D) Moderate price
133. Which one of the following is a systematic risk?
- (A) Market risk
 - (B) Business risk
 - (C) Management Risk
 - (D) Default risk

134. Cash market is called
- (A) Derivatives market (B) Spot market
(C) Hedging market (D) Commodity market
135. Spread is the difference between
- (A) Buying and selling rate
(B) Rate in two different markets
(C) Buying rate of two different dealers
(D) Exchange rate differences between official and unofficial dealers
136. Financial derivatives mainly used for
- (A) Speculation (B) Risk enhancement
(C) Hedging (D) Entertainment
137. The functional relationship between price and quantity demand is known as
- (A) Law of demand (B) Shift in demand
(C) Consumer demand (D) Elasticity of demand
138. The slope of demand curve is
- (A) Upward from left to right (B) Downward from left to right
(C) Concave (D) Convex
139. The relationship between price and quantity of demand is
- (A) Inverse (B) Direct
(C) Horizontal (D) All the above
140. 5% rise in price of eggs causes its quantity demanded to fall by 10%. What is price elasticity of demand?
- (A) 0.5 (B) 2 (C) 50 (D) 5
141. Process of selecting a subset of a population for a survey is known as
- (A) Survey research (B) Representation
(C) Triangulation (D) Sampling
142. Analysis of variances was developed by
- (A) Goset (B) Karl Pearson (C) R.A. Fisher (D) C.B. Gupta

143. Parameter is the characteristics of
- (A) Sample
 - (B) Universe
 - (C) Sampling distribution
 - (D) None of these
144. Chi-Square test and 't' distribution both are
- (A) Always symmetrical distribution
 - (B) Used for hypotheses testing
 - (C) Dependent on degree of freedom
 - (D) Both (A) and (C) but not (A)
145. Linear relationship refers to
- (A) Straight line
 - (B) Constant change in dependent variable
 - (C) Curves
 - (D) None of these
146. A normal curve is completely defined by the
- (A) Mean and standard deviation
 - (B) Mean and mean deviation
 - (C) Mean and quartile deviation
 - (D) None of these
147. The degree of correlation between three or more variables is often called
- (A) Multicollinearity
 - (B) Multivariate
 - (C) Multiple correlations
 - (D) Regression
148. Generally PERT technique deals with the project of
- (A) Repetitive nature
 - (B) Non-repetitive
 - (C) Deterministic
 - (D) All the above
149. Which of the following is a relative measure of dispersion?
- (A) Standard deviation
 - (B) Variance
 - (C) Coefficient of variance
 - (D) All of the above
150. 'F' ratio contains
- (A) Two estimates of population variance
 - (B) Two estimate of population 0
 - (C) One estimate of population variance and one population mean
 - (D) None of these

151. Current liabilities; Rs. 13,000, Current assets; Rs. 24,000; current ratio is
 (A) 2.30 (B) 1.84 (C) 4.12 (D) 1.1
152. Sales; Rs. 1,50,000, Gross profit; Rs. 70,000, Net profit; Rs. 30,000, Gross profit ratio is
 (A) 60.2% (B) 40.6% (C) 55.4% (D) 46.6%
153. Selling price per unit Rs. 5, Variable cost per unit Rs. 3, Units sold, 2000, Fixed cost Rs. 3000, Profit volume ratio is
 (A) 50% (B) 60% (C) 80% (D) 40%
154. A budget designed to change in accordance with the level of activity actually attained is
 (A) Flexible budget (B) Fixed budget
 (C) Production budget (D) Sales budget
155. Which one of the following is a fictitious asset?
 (A) Plant & Machinery (B) Land & Building
 (C) Cash at bank (D) Preliminary expenses
156. Current assets minus current liabilities is
 (A) Gross working capital (B) Net working capital
 (C) Funds from operation (D) Cash from operation
157. Standard cost is
 (A) Predetermined cost (B) Compared with actual cost
 (C) A Costing technique (D) All the above
158. Where actual cost is more than standard cost is
 (A) An unfavorable (B) A favorable
 (C) No change in cost (D) None of these
159. Which one of the following is an indirect expense?
 (A) Direct material (B) Direct wages
 (C) Office manager's salary (D) Carriage inwards

160. Which of the following accounting concepts says that business is separate from the proprietors?
- (A) Going concern concept (B) Business entity concept
(C) Dual concept (D) Money measurement concept
161. Basis is equal to
- (A) Spot price minus Futures price (B) Futures price minus spot price
(C) Spot price plus Futures price (D) None of these
162. When exercise price of a call option is more than market price is
- (A) at the money (B) in the money
(C) out of the money (D) all the above
163. In mutual fund NAV stands for
- (A) Net annual value (B) New amount of volatility
(C) New annual variance (D) Net asset value
164. Market risk is
- (A) A systematic risk (B) An unsystematic risk
(C) Absolute risk (D) All the above
165. You have purchased a bond for Rs. 500 with a coupon payment of Rs. 100 and sold it for Rs. 600. Your holding period return is
- (A) 50% (B) 65% (C) 40% (D) 25%
166. The earnings per share of Premier Ltd. is Rs. 2.50. The investors expect that a PE ratio of 37 is appropriate for this company. What should be the price of the share?
- (A) 92.5 (B) 100 (C) 110 (D) 75
167. Financial derivatives include
- (A) Forward (B) Futures (C) Options (D) All the above
168. A person who is writing an option is called
- (A) Option holder (B) Option seller
(C) Underwriter (D) None of these

169. Motivation-hygiene theory was propagated by
 (A) Elton Mayo (B) Henri Fayol
 (C) Mc Gregor (D) Frederick Herzberg
170. Maslow Need Hierarchy starts with
 (A) Social (B) Physiological needs
 (C) Esteem (D) Self Actualisation
171. Theory X & Theory Y represents the two suppositions about human behaviour at work. These theories were put forward by
 (A) Mayo (B) Maslow (C) Mc Gergor (D) Ouchi
172. What is the term used to define the number of subordinates directly controlled by a manager?
 (A) Division management (B) Departmentation
 (C) Sphere of influence (D) Span of management
173. Which human resource document outlines the qualifications required for the jobholder?
 (A) Job announcements (B) Job specification
 (C) Job application (D) Job description
174. Effective direction does not depend on the
 (A) communication process (B) forces at the subordinate level
 (C) ability of the manager (D) deployment of human resources
175. Which one of the following orders indicates the correct logical order of managerial functions?
 (A) Organizing, planning, directing, staffing, coordination and control
 (B) Planning, organizing, staffing, directing, coordination and control
 (C) Planning, directing, organizing, staffing, control and coordination
 (D) Organizing, planning, staffing, directing, control and coordination
176. Which one of the following is not included by Henry Mintzberg in the depiction of managerial roles?
 (A) Interpersonal role (B) Informational role
 (C) Decisional role (D) Organizing role

177. Which one of the following management thinkers argued in favour of separating planning from operation?
- (A) Henri Fayol (B) Luther Gulick
(C) L.F. Urwick (D) F.W. Taylor
178. Management Planning process begins with
- (A) Policies (B) Programmed
(C) Goals and objectives (D) Procedure
179. Market risk is caused by
- (A) Investor reaction to tangible and intangible events
(B) FDI inflows
(C) Imbalance between export and import
(D) None of these
180. Beta quantifies
- (A) Diversifiable risk (B) Currency risk
(C) Non-diversifiable risk (D) All of the above
181. Arithmetic mean of 23, 21, 18, 17, 24
- (A) 20.7 (B) 20.6 (C) 24 (D) 22
182. A firm has sold goods worth Rs. 30,000 with a gross profit margin of 20 per cent. The opening stock and closing stock for the year end were Rs. 3,500 and Rs. 4,500 respectively. What is the stock turnover ratio?
- (A) 3 times (B) 4 times
(C) 5 times (D) 6 times
183. An investment cost Rs. 40,000 in a machine which is expected to produce cash flow after tax of Rs. 8,000 for 10 years and its payback period is
- (A) 5 years (B) 10 years (C) 7 years (D) 8 years
184. An investment cost Rs. 40,000 in a machine which is expected to produce cash flow of Rs. 8,000 for 5 years and its average rate of return is
- (A) 40% (B) 50% (C) 60% (D) 70%

185. Cost of capital is
- (A) Stock dividend to be received by the company
 - (B) Minimum rate of return that a firm should earn on its investment for the market value of the firm to remain unchanged
 - (C) Bonus issue made by the company
 - (D) None of these
186. The leverage associated with investment on asset activities is known as
- (A) Financial leverage
 - (B) Operating leverage
 - (C) Combined leverage
 - (D) All the above
187. The EBIT level at which the EPS is the same for two alternative financial plans is referred to
- (A) Indifference point
 - (B) Multiple EPS
 - (C) Difference point
 - (D) None of these
188. Walter's model supports that
- (A) Dividends are relevant
 - (B) Dividends are irrelevant
 - (C) Partly relevant and partly irrelevant
 - (D) All the above
189. Bank credit is a
- (A) Letter of credit
 - (B) Credit document
 - (C) Source of working capital finance
 - (D) None of these
190. Quick ratio is otherwise called
- (A) Current ratio
 - (B) Stock turnover ratio
 - (C) Debtors turnover ratio
 - (D) Acid test ratio
191. _____ is a financial institution primarily engaged in offering financial services and advice to corporations and to wealthy individuals.
- (A) Branch Banking
 - (B) Central Banking
 - (C) Commercial Banking
 - (D) Merchant Banking
192. Set of activities that is undertaken to ensure the efficient running of a corporate enterprise is known as
- (A) Corporate counseling
 - (B) Project appraisal
 - (C) Project counseling
 - (D) Capital restructuring

193. _____ is the equity financing for high-risk and high-reward projects.
- (A) Venture Capital (B) Lease Financing
(C) Foreign Currency Financing (D) Project Financing
194. Who regulates the Merchant Banking?
- (A) SEBI (B) FMC
(C) Companies Act (D) None of these
195. Which of the following is not a Merchant Bank?
- (A) Prime Securities Ltd. (B) Ramco Ltd.
(C) ABS India Pvt. Ltd. (D) None of these
196. IPO means
- (A) Industrial Public Offer (B) Indian Public Offer
(C) Initial Public Offer (D) None of these
197. The existing company issues shares to its existing shareholder means
- (A) Open issue (B) Bonus issue
(C) Right issue (D) None of these
198. "A contract between two parties where one party provides an asset for usage to another party for a specified period of time, in return for specified payments" is called
- (A) Lease finance (B) Hire purchase
(C) Assets finance (D) All the above
199. _____ refers to the process that a large financial service provider (bank, insurer, investment house) uses to assess the eligibility of a customer to receive their products (equity capital, insurance, mortgage, or credit)
- (A) Underwriting (B) Brokerage
(C) Leasing (D) All the above
200. _____ is the fund provided for foreign trade transactions.
- (A) Foreign currency financing (B) Local currency transaction
(C) Long term financing (D) None of these