

# National Testing Agency

**Question Paper Name:** Financial Markets and Emerging Business Models 16th February 2020 Shift 1  
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## Financial Markets and Emerging Business Models

**Group Number :** 1  
**Group Id :** 2886072  
**Group Maximum Duration :** 0  
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## Financial Markets and Emerging Business Models

**Section Id :** 2886072  
**Section Number :** 1  
**Section type :** Online  
**Mandatory or Optional:** Mandatory  
**Number of Questions:** 100  
**Number of Questions to be attempted:** 100  
**Section Marks:** 100

**Sub-Section Number:** 1  
**Sub-Section Id:** 2886072  
**Question Shuffling Allowed :** Yes

**Question Number : 1 Question Id : 288607101 Question Type : MCQ Option Shuffling : No**  
**Correct Marks : 1 Wrong Marks : 0**

Objective of Financial management is

- A. Management of Liquidity
- B. Maximization of Profit
- C. Maximization of Shareholders' Wealth
- D. Management of Fixed Assets

Options :

**288607401. 1**

288607402. 2

288607403. 3

288607404. 4

Question Number : 2 Question Id : 288607102 Question Type : MCQ Option Shuffling : No  
Correct Marks : 1 Wrong Marks : 0

Financial Management refers to

- A. Management of Current Assets
- B. Management of All Assets
- C. Financial decision making
- D. Management of Liabilities

Options :

288607405. 1

288607406. 2

288607407. 3

288607408. 4

Question Number : 3 Question Id : 288607103 Question Type : MCQ Option Shuffling : No  
Correct Marks : 1 Wrong Marks : 0

Maximizing the wealth of the shareholders is reflected in

- A. Maximizing Market Price of Equity Shares
- B. Maximizing Cash balance
- C. Maximizing Retained Earnings
- D. Maximizing Issued Capital

Options :

288607409. 1

288607410. 2

288607411. 3

288607412. 4

Question Number : 4 Question Id : 288607104 Question Type : MCQ Option Shuffling : No  
Correct Marks : 1 Wrong Marks : 0

Which of the following is not a function of finance manager?

- A. Procurement of Fund
- B. Allocation of Fund
- C. Maintaining balance between Risk and return
- D. Maneuvering the Share Price

Options :

288607413. 1

288607414. 2

288607415. 3

288607416. 4

Question Number : 5 Question Id : 288607105 Question Type : MCQ Option Shuffling : No  
Correct Marks : 1 Wrong Marks : 0

Which of the following represents the financing decision?

- A. Designing Optimal Capital Structure
- B. Declaring Dividend
- C. Paying Interest on Loans
- D. None of the above

Options :

288607417. 1

288607418. 2

288607419. 3

288607420. 4

Question Number : 6 Question Id : 288607106 Question Type : MCQ Option Shuffling : No  
Correct Marks : 1 Wrong Marks : 0

State which of the following is True

- A. Financial services refer to facilities relating to capital market
- B. Non-banking finance companies are engaged in financial services
- C. NBFCs provide financial services to corporate sector only
- D. All NBFCs operating in India must be registered with SEBI

Options :

288607421. 1

288607422. 2

288607423. 3

288607424. 4

Question Number : 7 Question Id : 288607107 Question Type : MCQ Option Shuffling : No  
Correct Marks : 1 Wrong Marks : 0

The Anchors for sustainability are

- A. Inclusiveness
- B. Association
- C. Relatedness
- D. All of the above

Options :

288607425. 1

288607426. 2

288607427. 3

288607428. 4

Question Number : 8 Question Id : 288607108 Question Type : MCQ Option Shuffling : No  
Correct Marks : 1 Wrong Marks : 0

----- ensures liquidity management

- A. Monetary stability
- B. Economic stability
- C. Financial stability
- D. None of the above

Options :

288607429. 1

288607430. 2

288607431. 3

288607432. 4

Question Number : 9 Question Id : 288607109 Question Type : MCQ Option Shuffling : No  
Correct Marks : 1 Wrong Marks : 0

Which of the following is an outcome of volatility

- A. Market development
- B. High long term growth
- C. Risk
- D. Systems integration

Options :

288607433. 1

288607434. 2

288607435. 3

288607436. 4

Question Number : 10 Question Id : 288607110 Question Type : MCQ Option Shuffling : No  
Correct Marks : 1 Wrong Marks : 0

----- ensures Stability in global financial System

- A. IMF
- B. World Bank
- C. Indian Government
- D. Both A and B

Options :

288607437. 1

288607438. 2

288607439. 3

288607440. 4

Question Number : 11 Question Id : 288607111 Question Type : MCQ Option Shuffling : No  
Correct Marks : 1 Wrong Marks : 0

Indian Financial System ensures sustainability through

- A. Regulators like SEBI, RBI and IRDA
- B. Market Players
- C. Movement of Funds
- D. Manpower deployment

Options :

288607441. 1

288607442. 2

288607443. 3

288607444. 4

Question Number : 12 Question Id : 288607112 Question Type : MCQ Option Shuffling : No  
Correct Marks : 1 Wrong Marks : 0

Wealth Maximization is a superior Objective in finance as -----

- A. We need wealth not profits from firms
- B. It is a more finite concept
- C. It is All encompassing
- D. Both B and C

Options :

288607445. 1

288607446. 2

288607447. 3

288607448. 4

Question Number : 13 Question Id : 288607113 Question Type : MCQ Option Shuffling : No  
Correct Marks : 1 Wrong Marks : 0

Integrated financial market based on High Tech Innovative products is likely to create \_\_\_

- A. Specialized Banks
- B. Specialized financial services
- C. Segmented financial Trading
- D. Institutions with diverse financial services which are Technology Driven

Options :

288607449. 1

288607450. 2

288607451. 3

288607452. 4

Question Number : 14 Question Id : 288607114 Question Type : MCQ Option Shuffling : No  
Correct Marks : 1 Wrong Marks : 0

Short term dealing with high risk is a feature of -----

- A. Investment
- B. Speculation
- C. Integration
- D. Stability

Options :

288607453. 1

288607454. 2

288607455. 3

288607456. 4

Question Number : 15 Question Id : 288607115 Question Type : MCQ Option Shuffling : No  
Correct Marks : 1 Wrong Marks : 0

The Key issue in modern day finance is -----

- A. Raising funds
- B. Utilization of raised funds
- C. Finding Wise Proposals and viable ideas for Application of funds
- D. Absence of a good financial market

Options :

288607457. 1

288607458. 2

288607459. 3

288607460. 4

Question Number : 16 Question Id : 288607116 Question Type : MCQ Option Shuffling : No  
Correct Marks : 1 Wrong Marks : 0

Which of the following is a Depository

- A. RBI
- B. SEBI
- C. IRDA
- D. NSDL

Options :



288607461. 1

288607462. 2

288607463. 3

288607464. 4

Question Number : 17 Question Id : 288607117 Question Type : MCQ Option Shuffling : No  
Correct Marks : 1 Wrong Marks : 0

In the primary market, price for securities are

- A. Investor driven
- B. Issuing company driven
- C. Fixed by government
- D. Fixed by SEBI

Options :

288607465. 1

288607466. 2

288607467. 3

288607468. 4

Question Number : 18 Question Id : 288607118 Question Type : MCQ Option Shuffling : No  
Correct Marks : 1 Wrong Marks : 0

Which among the following are causes of volatility in the market

- A. Information asymmetry
- B. Herd behaviour
- C. Run on intermediaries
- D. All of the above

Options :

288607469. 1

288607470. 2

288607471. 3

288607472. 4

Question Number : 19 Question Id : 288607119 Question Type : MCQ Option Shuffling : No  
Correct Marks : 1 Wrong Marks : 0

India adopts ----- for foreign direct Investors

- A. Full rupee convertibility
- B. Full securities convertibility
- C. Partial rupee convertibility
- D. Convertibility on capital Account

Options :

288607473. 1

288607474. 2

288607475. 3

288607476. 4

Question Number : 20 Question Id : 288607120 Question Type : MCQ Option Shuffling : No  
Correct Marks : 1 Wrong Marks : 0

Indian firms attempt to take advantage of the European securities market through

- A. GDR
- B. ADR
- C. IDR
- D. IRR

Options :

288607477. 1

288607478. 2

288607479. 3

288607480. 4

Question Number : 21 Question Id : 288607121 Question Type : MCQ Option Shuffling : No  
Correct Marks : 1 Wrong Marks : 0

Banking in India is going through a Phase of

- A. Integration
- B. Growth through new branches
- C. Expansion
- D. Manpower creation

Options :

288607481. 1

288607482. 2

288607483. 3

288607484. 4

Question Number : 22 Question Id : 288607122 Question Type : MCQ Option Shuffling : No  
Correct Marks : 1 Wrong Marks : 0

The composition of debt and equity in a firm's financing is called

- A. Financial Structure
- B. Capital structure
- C. Capitalization
- D. None of the above

Options :

288607485. 1



288607486. 2

288607487. 3

288607488. 4

Question Number : 23 Question Id : 288607123 Question Type : MCQ Option Shuffling : No

Correct Marks : 1 Wrong Marks : 0

Long term sources of financing are issue that govern

- A. Working capital management
- B. Risk Management
- C. Cost of Funds
- D. Both B and C

Options :

288607489. 1

288607490. 2

288607491. 3

288607492. 4

Question Number : 24 Question Id : 288607124 Question Type : MCQ Option Shuffling : No

Correct Marks : 1 Wrong Marks : 0

----- is the chairman of SEBI

- A. Mr. Shaktikanta Das
- B. Mr. Ajay Thyagi
- C. Mr. Subramnaina
- D. Dr. Ajay Parek

Options :

288607493. 1

288607494. 2

288607495. 3

288607496. 4

Question Number : 25 Question Id : 288607125 Question Type : MCQ Option Shuffling : No

Correct Marks : 1 Wrong Marks : 0

In IPO ASBA refers to

- A. Always Show Banking Accountability
- B. Application Supported by Bank Assurance
- C. Application Supported by blocked Amount
- D. None of the above

Options :

288607497. 1

288607498. 2

288607499. 3

288607500. 4

Question Number : 26 Question Id : 288607126 Question Type : MCQ Option Shuffling : No  
Correct Marks : 1 Wrong Marks : 0

. Bootstrapping means

- A. Use of borrowed funds
- B. Use of owned & borrowed funds
- C. No use of funds
- D. Use of internal funds

Options :

288607501. 1

288607502. 2

288607503. 3

288607504. 4

Question Number : 27 Question Id : 288607127 Question Type : MCQ Option Shuffling : No  
Correct Marks : 1 Wrong Marks : 0

Which of the following is not an internal mode of resource acquisition

- A. Owner related
- B. Government related
- C. Payment related
- D. Customer related

Options :

288607505. 1

288607506. 2

288607507. 3

288607508. 4

Question Number : 28 Question Id : 288607128 Question Type : MCQ Option Shuffling : No  
Correct Marks : 1 Wrong Marks : 0

Angel investing is an ideal when

- A. Moderate capital is required
- B. Huge capital is required
- C. Capital required is for long period
- D. No capital is required

Options :

288607509. 1

288607510. 2

288607511. 3

288607512. 4

Question Number : 29 Question Id : 288607129 Question Type : MCQ Option Shuffling : No  
Correct Marks : 1 Wrong Marks : 0

. The minimum capital for the platform engaged in Peer to Peer lending is

- A. Rupees 1 Crore
- B. Rupees 3 Crore
- C. Rupees 2 Crore
- D. Rupees 4 Crore

Options :

288607513. 1

288607514. 2

288607515. 3

288607516. 4

Question Number : 30 Question Id : 288607130 Question Type : MCQ Option Shuffling : No  
Correct Marks : 1 Wrong Marks : 0

CBS stands for

- A. Central Bank Service
- B. Centralized Banking Sector
- C. Core Banking Solution
- D. None of these

Options :

288607517. 1

288607518. 2

288607519. 3

288607520. 4

Question Number : 31 Question Id : 288607131 Question Type : MCQ Option Shuffling : No  
Correct Marks : 1 Wrong Marks : 0

. Transferring money between banks for International Wire Transfers uses

- A. SWIFT code
- B. MICR codes
- C. IFSC code
- D. None of these

Options :

288607521. 1

288607522. 2

288607523. 3

288607524. 4

Question Number : 32 Question Id : 288607132 Question Type : MCQ Option Shuffling : No  
Correct Marks : 1 Wrong Marks : 0

----- technique is used to develop and use customer data to check their profile retention and loyalty patterns.

- A. Data warehousing and Data mining
- B. Computerized decision support system
- C. Computer networking
- D. None of these

Options :

288607525. 1

288607526. 2

288607527. 3

288607528. 4

Question Number : 33 Question Id : 288607133 Question Type : MCQ Option Shuffling : No  
Correct Marks : 1 Wrong Marks : 0

In which year the new phase of Indian banking system started

- A. 1995
- B. 1999
- C. 1991
- D. None of these

Options :

288607529. 1

288607530. 2

288607531. 3

288607532. 4

Question Number : 34 Question Id : 288607134 Question Type : MCQ Option Shuffling : No  
Correct Marks : 1 Wrong Marks : 0

The paperless initiative considerably reduces carbon foot print is known as -----

- A. Green banking
- B. Grey banking
- C. Branch banking
- D. None of these

Options :

288607533. 1

288607534. 2

288607535. 3

288607536. 4

Question Number : 35 Question Id : 288607135 Question Type : MCQ Option Shuffling : No  
Correct Marks : 1 Wrong Marks : 0

..... tool has been integrated with ATM switches for fraud Monitoring

- A. PRM
- B. RTO Reduction
- C. Chip enabled EMV Card Migration
- D. None of these

Options :

288607537. 1

288607538. 2

288607539. 3

288607540. 4

Question Number : 36 Question Id : 288607136 Question Type : MCQ Option Shuffling : No  
Correct Marks : 1 Wrong Marks : 0

..... is an automated voice system that helps in interacting with customers and routing calls to appropriate banking departments

- A. IVRS
- B. Digital wallets
- C. SaaS
- D. PaaS

Options :

288607541. 1

288607542. 2

288607543. 3

288607544. 4

Question Number : 37 Question Id : 288607137 Question Type : MCQ Option Shuffling : No  
Correct Marks : 1 Wrong Marks : 0

..... is a multi channel approach to customer service where all the channels are tightly integrated, keeping customer in the centre of the integration.

- A. Omni channel
- B. API architecture
- C. Modular structure
- D. None of these

Options :

288607545. 1

288607546. 2

288607547. 3

288607548. 4

Question Number : 38 Question Id : 288607138 Question Type : MCQ Option Shuffling : No

Correct Marks : 1 Wrong Marks : 0

. Implementing ----- technology moves banks from a narrow understanding of their customers to multi-dimensional insights.

- A. Disaster recovery
- B. Chatbot
- C. Big data
- D. None of these.

Options :

288607549. 1

288607550. 2

288607551. 3

288607552. 4

Question Number : 39 Question Id : 288607139 Question Type : MCQ Option Shuffling : No

Correct Marks : 1 Wrong Marks : 0

. The S&P Sensex has been computed as the market cap weighted index of ----- chosen stocks on the BSE

- A. 20
- B. 30
- C. 40
- D. 50

Options :

288607553. 1

288607554. 2

288607555. 3

288607556. 4

Question Number : 40 Question Id : 288607140 Question Type : MCQ Option Shuffling : No

Correct Marks : 1 Wrong Marks : 0



..... does not result in increase in the share capital of the company since there is no fresh issuance of shares.

- A. Initial public offer
- B. Bonus issue
- C. Right issue
- D. Offer for sale

Options :

288607557. 1

288607558. 2

288607559. 3

288607560. 4

Question Number : 41 Question Id : 288607141 Question Type : MCQ Option Shuffling : No  
Correct Marks : 1 Wrong Marks : 0

. TWS (Trader Work Station) is the fully automated computerized mode of trading in ----  
----

- A. NSE
- B. BSE
- C. MSEI
- D. CSE

Options :

288607561. 1

288607562. 2

288607563. 3

288607564. 4

Question Number : 42 Question Id : 288607142 Question Type : MCQ Option Shuffling : No  
Correct Marks : 1 Wrong Marks : 0

The trading member or the broker has to issue contract note within ----- hours of the execution of trade.

- A. 48
- B. 24
- C. 12
- D. 36

Options :

288607565. 1

288607566. 2

288607567. 3

288607568. 4

Question Number : 43 Question Id : 288607143 Question Type : MCQ Option Shuffling : No

Correct Marks : 1 Wrong Marks : 0

VaR margin is charged at differential rate on the ----- position of the client in each security.

- A. Only sale
- B. Only buy
- C. Gross outstanding
- D. Net outstanding

Options :

288607569. 1

288607570. 2

288607571. 3

288607572. 4

Question Number : 44 Question Id : 288607144 Question Type : MCQ Option Shuffling : No

Correct Marks : 1 Wrong Marks : 0

The first bank in India to start factoring business is

- A. Canara bank
- B. SBI
- C. Punjab National Bank
- D. Allahabad Bank

Options :

288607573. 1

288607574. 2

288607575. 3

288607576. 4

Question Number : 45 Question Id : 288607145 Question Type : MCQ Option Shuffling : No

Correct Marks : 1 Wrong Marks : 0

Full service factoring is often

- A. Recourse factoring
- B. Non-recourse factoring
- C. Agency factoring
- D. None of these

Options :

288607577. 1

288607578. 2

288607579. 3

288607580. 4

Question Number : 46 Question Id : 288607146 Question Type : MCQ Option Shuffling : No

Correct Marks : 1 Wrong Marks : 0

The bill discounting is always

- A. Non recourse
- B. Recourse
- C. Both A and B
- D. None of these

Options :

288607581. 1

288607582. 2

288607583. 3

288607584. 4

Question Number : 47 Question Id : 288607147 Question Type : MCQ Option Shuffling : No

Correct Marks : 1 Wrong Marks : 0

The central theme of forfaiting is the purchasing of ----- by a financial service company.

- A. Trade bills
- B. Export bills
- C. Import bills
- D. All of these

Options :

288607585. 1

288607586. 2

288607587. 3

288607588. 4

Question Number : 48 Question Id : 288607148 Question Type : MCQ Option Shuffling : No

Correct Marks : 1 Wrong Marks : 0

Under forfaiting the client is able to get credit facility to the extent of -----

- A. 100 % of the value of the export bill
- B. 80% of the value of the export bill
- C. 75% of the value of the export bill
- D. 90% of the value of the export bill

Options :

288607589. 1

288607590. 2

288607591. 3

288607592. 4

Question Number : 49 Question Id : 288607149 Question Type : MCQ Option Shuffling : No

Correct Marks : 1 Wrong Marks : 0

Mutual Fund Schemes are functioning under ----- guidelines

- A. AMFI
- B. SEBI
- C. AFMI
- D. Asset Management Company

Options :

288607593. 1

288607594. 2

288607595. 3

288607596. 4

Question Number : 50 Question Id : 288607150 Question Type : MCQ Option Shuffling : No

Correct Marks : 1 Wrong Marks : 0

Mutual Fund which invests mainly in dark horses is

- A. Income Fund
- B. Growth Fund
- C. Index Fund
- D. Stock Fund

Options :

288607597. 1

288607598. 2

288607599. 3

288607600. 4

Question Number : 51 Question Id : 288607151 Question Type : MCQ Option Shuffling : No

Correct Marks : 1 Wrong Marks : 0

The main features of mobile payment services are

- A. 24 x 7 transaction monitoring
- B. fraud protection
- C. secure encryption technology and cost effectiveness
- D. All of these

Options :

288607601. 1

288607602. 2

288607603. 3

288607604. 4

Question Number : 52 Question Id : 288607152 Question Type : MCQ Option Shuffling : No

Correct Marks : 1 Wrong Marks : 0

The Fintech Eco System comprises of which one of the following

- A. Fintech startups
- B. Social media and internet platforms
- C. ICT and E-tailors
- D. All of these

Options :

288607605. 1

288607606. 2

288607607. 3

288607608. 4

Question Number : 53 Question Id : 288607153 Question Type : MCQ Option Shuffling : No

Correct Marks : 1 Wrong Marks : 0

Blockchain is -----

- A. Open ledger
- B. Distributed Ledger
- C. Immutable Ledger
- D. All of these

Options :

288607609. 1

288607610. 2

288607611. 3

288607612. 4

Question Number : 54 Question Id : 288607154 Question Type : MCQ Option Shuffling : No

Correct Marks : 1 Wrong Marks : 0

----- transactions alone can be stored in a blockchain

- A. Validated
- B. Non validated
- C. Any transaction
- D. None of these

Options :

288607613. 1

288607614. 2

288607615. 3

288607616. 4

Question Number : 55 Question Id : 288607155 Question Type : MCQ Option Shuffling : No

Correct Marks : 1 Wrong Marks : 0

Which of the following is not a feature of Blockchain?

- A. Central system
- B. Immutability
- C. Double spend protection
- D. Transparency

Options :

288607617. 1

288607618. 2

288607619. 3

288607620. 4

Question Number : 56 Question Id : 288607156 Question Type : MCQ Option Shuffling : No

Correct Marks : 1 Wrong Marks : 0

Blockchain ensures the following features for Bitcoin

- A. Anonymity
- B. Independence
- C. Double Spend attack Protection
- D. All of these

Options :

288607621. 1

288607622. 2

288607623. 3

288607624. 4

Question Number : 57 Question Id : 288607157 Question Type : MCQ Option Shuffling : No

Correct Marks : 1 Wrong Marks : 0

Digital equivalent of ----- is called electronic money

- A. Drafts
- B. Cheques
- C. Fiat currency
- D. None of these

Options :

288607625. 1

288607626. 2



288607627. 3

288607628. 4

Question Number : 58 Question Id : 288607158 Question Type : MCQ Option Shuffling : No

Correct Marks : 1 Wrong Marks : 0

The maximum number of Bitcoin that can be mined is limited to .....

- A. 10 Million
- B. 15 Million
- C. 20 Million
- D. 21 Million

Options :

288607629. 1

288607630. 2

288607631. 3

288607632. 4

Question Number : 59 Question Id : 288607159 Question Type : MCQ Option Shuffling : No

Correct Marks : 1 Wrong Marks : 0

Self-guided online wealth management service that provides automated investment advice at low costs employing portfolio management algorithms are called

- A. Smart Personal Advisor
- B. Robo Advisor
- C. Investment Consultant
- D. None of these

Options :

288607633. 1

288607634. 2

288607635. 3

288607636. 4

Question Number : 60 Question Id : 288607160 Question Type : MCQ Option Shuffling : No

Correct Marks : 1 Wrong Marks : 0

If-Then premise is applicable to -----

- A. Blockchain
- B. Cryptocurrency
- C. Smart contracts
- D. None of these

Options :

288607637. 1

288607638. 2

288607639. 3

288607640. 4

Question Number : 61 Question Id : 288607161 Question Type : MCQ Option Shuffling : No  
Correct Marks : 1 Wrong Marks : 0

Faucets are websites offering -----

- A. Fiat currencies
- B. Electronic cash
- C. Free cryptocurrencies
- D. None of these

Options :

288607641. 1

288607642. 2

288607643. 3

288607644. 4

Question Number : 62 Question Id : 288607162 Question Type : MCQ Option Shuffling : No  
Correct Marks : 1 Wrong Marks : 0

RBI instituted ----- on cryptocurrencies

- A. Banking ban
- B. Country ban
- C. No ban
- D. None of these

Options :

288607645. 1

288607646. 2

288607647. 3

288607648. 4

Question Number : 63 Question Id : 288607163 Question Type : MCQ Option Shuffling : No  
Correct Marks : 1 Wrong Marks : 0

----- of a Wallet is equal to ownership

- A. Private address
- B. Public address
- C. Home address
- D. None of these

Options :

288607649. 1

288607650. 2

288607651. 3

288607652. 4

Question Number : 64 Question Id : 288607164 Question Type : MCQ Option Shuffling : No

Correct Marks : 1 Wrong Marks : 0

----- is the process of performing banking transactions through a mobile device such as mobile phone or Personal Digital Assistant.

- A. Mobile Ticketing
- B. Mobile Payments
- C. Mobile Banking
- D. None of the above

Options :

288607653. 1

288607654. 2

288607655. 3

288607656. 4

Question Number : 65 Question Id : 288607165 Question Type : MCQ Option Shuffling : No

Correct Marks : 1 Wrong Marks : 0

The origin of E-Commerce can be traced back to -----

- A. 1870
- B. 1970
- C. 1990
- D. 2000

Options :

288607657. 1

288607658. 2

288607659. 3

288607660. 4

Question Number : 66 Question Id : 288607166 Question Type : MCQ Option Shuffling : No

Correct Marks : 1 Wrong Marks : 0

The objective of M Commerce applications is -----

- A. To provide the products information to the end users
- B. To provide the products information to the initial users
- C. Both A and B
- D. None of the above

Options :

288607661. 1

288607662. 2

288607663. 3

288607664. 4

Question Number : 67 Question Id : 288607167 Question Type : MCQ Option Shuffling : No

Correct Marks : 1 Wrong Marks : 0

----- is an example of Group buying websites

- A. Twitter
- B. Facebook
- C. Groupon
- D. All of the above

Options :

288607665. 1

288607666. 2

288607667. 3

288607668. 4

Question Number : 68 Question Id : 288607168 Question Type : MCQ Option Shuffling : No

Correct Marks : 1 Wrong Marks : 0

In case of the following services, an e-commerce operator will be liable to pay the entire tax on supply of goods and services made through it -----

- A. Accommodation Service
- B. Passenger Transport Services
- C. Hospital Services
- D. Both A and B

Options :

288607669. 1

288607670. 2

288607671. 3

288607672. 4

Question Number : 69 Question Id : 288607169 Question Type : MCQ Option Shuffling : No

Correct Marks : 1 Wrong Marks : 0

E-Commerce when it takes place within the boundaries of the country falls under the category of -----

- A. Interstate trade and commerce
- B. Intrastate trade and commerce
- C. Foreign trade and commerce
- D. None of the above

Options :

288607673. 1

288607674. 2

288607675. 3

288607676. 4

Question Number : 70 Question Id : 288607170 Question Type : MCQ Option Shuffling : No

Correct Marks : 1 Wrong Marks : 0

E-Commerce operator as notified by the government has the responsibility to collect tax at the rate of ----- from the supplier on the taxable value of the products or services

- A. 2%
- B. 3%
- C. 5%
- D. 1%

Options :

288607677. 1

288607678. 2

288607679. 3

288607680. 4

Question Number : 71 Question Id : 288607171 Question Type : MCQ Option Shuffling : No

Correct Marks : 1 Wrong Marks : 0

----- is a monthly return to be filed by e-commerce operators registered under GST

- A. GSTR 1
- B. GSTR 2
- C. GSTR 8
- D. GSTR 9

Options :

288607681. 1

288607682. 2

288607683. 3

288607684. 4

Question Number : 72 Question Id : 288607172 Question Type : MCQ Option Shuffling : No

Correct Marks : 1 Wrong Marks : 0

----- the E-Portal of government e-market place for the public procurement of products and services by State and Central governments

- A. [www.gem.gov.in](http://www.gem.gov.in)
- B. [www.mca.gov.in](http://www.mca.gov.in)
- C. [www.irctc.co.in](http://www.irctc.co.in)
- D. [www.ebiz.gov.in](http://www.ebiz.gov.in)

Options :

288607685. 1

288607686. 2

288607687. 3

288607688. 4

Question Number : 73 Question Id : 288607173 Question Type : MCQ Option Shuffling : No

Correct Marks : 1 Wrong Marks : 0

Which of the following country is the fastest growing market for the E- Commerce industry?

- A. China
- B. India
- C. USA
- D. None of the above

Options :

288607689. 1

288607690. 2

288607691. 3

288607692. 4

Question Number : 74 Question Id : 288607174 Question Type : MCQ Option Shuffling : No

Correct Marks : 1 Wrong Marks : 0

ICO stands for

- A. Initial coin offer
- B. Initial Commission offer
- C. Initial Compensatory offer
- D. None of these

Options :

288607693. 1

288607694. 2

288607695. 3

288607696. 4

Question Number : 75 Question Id : 288607175 Question Type : MCQ Option Shuffling : No

Correct Marks : 1 Wrong Marks : 0

Cryptocurrencies are stored in -----

- A. Digital Wallets
- B. Banks
- C. Treasuries
- D. None of these

Options :

288607697. 1



288607698. 2

288607699. 3

288607700. 4

Question Number : 76 Question Id : 288607176 Question Type : MCQ Option Shuffling : No  
Correct Marks : 1 Wrong Marks : 0

The money market is usually deals with all transactions in ----- nature

- A. Long term
- B. Medium term
- C. Short Term
- D. One day

Options :

288607701. 1

288607702. 2

288607703. 3

288607704. 4

Question Number : 77 Question Id : 288607177 Question Type : MCQ Option Shuffling : No  
Correct Marks : 1 Wrong Marks : 0

A capital market may be defined as an organized mechanism meant for effective and smooth transfer of -----

- A. Fixed Assets
- B. Building
- C. Land
- D. Financial resources

Options :

288607705. 1

288607706. 2

288607707. 3

288607708. 4

Question Number : 78 Question Id : 288607178 Question Type : MCQ Option Shuffling : No  
Correct Marks : 1 Wrong Marks : 0

Which one of the following is not the element of business ethics

- A. Ethical Code of Conduct
- B. Ethical Communication
- C. Ethical Training
- D. Honesty

Options :

288607709. 1

288607710. 2

288607711. 3

288607712. 4

Question Number : 79 Question Id : 288607179 Question Type : MCQ Option Shuffling : No  
Correct Marks : 1 Wrong Marks : 0

A good principles of ethics always consists of -----

- A. Ensure Accuracy
- B. Pay taxes regularly
- C. Fair Treatment Employees
- D. All of the above

Options :

288607713. 1

288607714. 2

288607715. 3

288607716. 4

Question Number : 80 Question Id : 288607180 Question Type : MCQ Option Shuffling : No  
Correct Marks : 1 Wrong Marks : 0

Which one of the following is not a source of finance of MSMEs?

- A. Family and friends
- B. Venture Capital
- C. Commercial Banks
- D. Money Lenders

Options :

288607717. 1

288607718. 2

288607719. 3

288607720. 4

Question Number : 81 Question Id : 288607181 Question Type : MCQ Option Shuffling : No  
Correct Marks : 1 Wrong Marks : 0

The main objective of tax credit is to -----

- A. Increase operating cost
- B. Decrease operating cost
- C. Balancing the cost of operation
- D. Promoting the operating cost

Options :

288607721. 1

288607722. 2

288607723. 3

288607724. 4

Question Number : 82 Question Id : 288607182 Question Type : MCQ Option Shuffling : No

Correct Marks : 1 Wrong Marks : 0

In the case of portfolio analysis of a venture capital proposal, it is not important to consider which of the following?

- A. Size of investment
- B. Financial risks
- C. Geographic location
- D. Industry sectors

Options :

288607725. 1

288607726. 2

288607727. 3

288607728. 4

Question Number : 83 Question Id : 288607183 Question Type : MCQ Option Shuffling : No

Correct Marks : 1 Wrong Marks : 0

Which one of the following types of buy-outs involves cent percent sale of total business?

- A. Start-up financing
- B. Shareholder buy-out
- C. Receivership buy-out
- D. Management buy-out

Options :

288607729. 1

288607730. 2

288607731. 3

288607732. 4

Question Number : 84 Question Id : 288607184 Question Type : MCQ Option Shuffling : No  
Correct Marks : 1 Wrong Marks : 0

Recurring deposits have maturity ranging from

- A. 3 months to 60 months
- B. 6 months to 60 months
- C. 3 months to 120 months
- D. 6 months to 120 months

Options :

288607733. 1

288607734. 2

288607735. 3

288607736. 4

Question Number : 85 Question Id : 288607185 Question Type : MCQ Option Shuffling : No  
Correct Marks : 1 Wrong Marks : 0

Which among the following types of accounts is the most liquid account?

- A. Saving Bank Account
- B. Current Deposit Account
- C. Recurring Deposit Account
- D. Fixed Deposit Account

Options :

288607737. 1

288607738. 2

288607739. 3

288607740. 4

Question Number : 86 Question Id : 288607186 Question Type : MCQ Option Shuffling : No  
Correct Marks : 1 Wrong Marks : 0

Which one of the following is not one of the objectives of a bank from banker's perspective?

- A. Earning of Profit
- B. Rendering of Services
- C. Investment of Fund
- D. Creation of employment

Options :

288607741. 1

288607742. 2

288607743. 3

288607744. 4

Question Number : 87 Question Id : 288607187 Question Type : MCQ Option Shuffling : No

Correct Marks : 1 Wrong Marks : 0

Which one of the following statements is true about venture capital financing?

- A. Venture capitalists use debt only
- B. Venture capitalists use equity only
- C. Venture capitalists use both debt and equity
- D. Venture capitalists never use debt capital

Options :

288607745. 1

288607746. 2

288607747. 3

288607748. 4

Question Number : 88 Question Id : 288607188 Question Type : MCQ Option Shuffling : No

Correct Marks : 1 Wrong Marks : 0

Which among the following is not a challenge of a bank?

- A. Losses in rural branches
- B. Decreasing NPA
- C. Illiteracy of customers
- D. Changes in technology

Options :

288607749. 1

288607750. 2

288607751. 3

288607752. 4

Question Number : 89 Question Id : 288607189 Question Type : MCQ Option Shuffling : No

Correct Marks : 1 Wrong Marks : 0

In order to explore innovative and participatory approaches to financial literacy, a block level CFL (centres for financial literacy) project was initiated by the Reserve Bank during?

- A. 2016
- B. 2017
- C. 2018
- D. 2019

Options :

288607753. 1

288607754. 2

288607755. 3

288607756. 4

Question Number : 90 Question Id : 288607190 Question Type : MCQ Option Shuffling : No



Correct Marks : 1 Wrong Marks : 0

In order to create awareness at a large scale on key topics every year, which organisation had decided to observe one week in a year as 'Financial Literacy Week'?

- A. Ministry of corporate affairs
- B. Reserve bank of India
- C. Centres for financial literacy
- D. NITI Ayog

Options :

288607757. 1

288607758. 2

288607759. 3

288607760. 4

Question Number : 91 Question Id : 288607191 Question Type : MCQ Option Shuffling : No

Correct Marks : 1 Wrong Marks : 0

Which one of the following is not true about the compensation to venture capitalists?

- A. Venture capitalists are paid in the form of annual management fee
- B. Venture capitalists are reimbursed normal operating expenses
- C. Venture capitalists are paid fees calculated on the basis of NAV
- D. Venture capitalists are not paid legal and professional fee

Options :

288607761. 1

288607762. 2

288607763. 3

288607764. 4

Question Number : 92 Question Id : 288607192 Question Type : MCQ Option Shuffling : No

Correct Marks : 1 Wrong Marks : 0

Which among the following is not a feature of the financial market?

- A. Transparent pricing
- B. Basic regulations on trading
- C. High transaction costs
- D. Market determined prices of traded securities

Options :

288607765. 1

288607766. 2

288607767. 3

288607768. 4

Question Number : 93 Question Id : 288607193 Question Type : MCQ Option Shuffling : No

Correct Marks : 1 Wrong Marks : 0



There is a ceiling for all FIIs that states the max investment amount can only be 24% of the paid-up capital of the Indian company receiving the investment. What is the ceiling for public sector banks?

- A. 20 %
- B. 21 %
- C. 25%
- D. 22 %

Options :

288607769. 1

288607770. 2

288607771. 3

288607772. 4

Question Number : 94 Question Id : 288607194 Question Type : MCQ Option Shuffling : No

Correct Marks : 1 Wrong Marks : 0

Which one of the following statements is not true about the venture capitalists?

- A. Venture capitalists should liquidate their investments after the accomplishments of the purpose of the venture investment
- B. Venture capitalists never make capital gains on their ventures
- C. Venture capitalists decide about the timing of exit at the time of floatation of the venture
- D. Venture capitalists usually exit their ventures through IPO method

Options :

288607773. 1

288607774. 2

288607775. 3

288607776. 4

Question Number : 95 Question Id : 288607195 Question Type : MCQ Option Shuffling : No

Correct Marks : 1 Wrong Marks : 0

A company is considered as an NBFC if it carries on as its business or part of its business, any of the activities listed in of the RBI Act, 1934

- A. Section 46 I (c)
- B. Section 45 I (c)
- C. Section 46 I (d)
- D. Section 45 I (d)

Options :

288607777. 1

288607778. 2

288607779. 3

288607780. 4

Question Number : 96 Question Id : 288607196 Question Type : MCQ Option Shuffling : No

Correct Marks : 1 Wrong Marks : 0

Which among the following is not a fee based advisory services offered by NBFCs?

- A. Credit rating agencies
- B. Stock broking
- C. Merchant banking
- D. Factoring

Options :

288607781. 1

288607782. 2

288607783. 3

288607784. 4

Question Number : 97 Question Id : 288607197 Question Type : MCQ Option Shuffling : No

Correct Marks : 1 Wrong Marks : 0

For financial sector reform of NBFCs, a working Group on Financial Companies was constituted in May 1992 under the Chairmanship of -----

- A. Dr. Narasimhan
- B. Dr. A.C Shah
- C. K.B. Chore
- D. R.N. Malhotra

Options :

288607785. 1

288607786. 2

288607787. 3

288607788. 4

Question Number : 98 Question Id : 288607198 Question Type : MCQ Option Shuffling : No

Correct Marks : 1 Wrong Marks : 0

----- refers to an excessive focus on short-term results at the expense of long-term interests.

- A. Short termism
- B. Short sightedness
- C. Short selling
- D. Short trading

Options :

288607789. 1

288607790. 2

288607791. 3

288607792. 4

Question Number : 99 Question Id : 288607199 Question Type : MCQ Option Shuffling : No

Correct Marks : 1 Wrong Marks : 0

Which among the following are financial services offered by NBFCs?

- I. fund based services
- II. fee based services
- III. commission based services
- IV. profit/loss sharing based services.

- A. I, II, III, IV
- B. I & II
- C. I, II, III
- D. III & IV

Options :

288607793. 1

288607794. 2

288607795. 3

288607796. 4

Question Number : 100 Question Id : 288607200 Question Type : MCQ Option Shuffling : No

Correct Marks : 1 Wrong Marks : 0

Which among the following is not traditional banking activity?

- A. Accepting deposits
- B. Mutual fund investment
- C. Granting loans
- D. None of the above

Options :

288607797. 1

288607798. 2

288607799. 3

288607800. 4