

National Testing Agency

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Financial Markets and Emerging Business Models

Group Number :	1
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Financial Markets and Emerging Business Models-1

Section Id :	603489140
Section Number :	1
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Mandatory or Optional :	Mandatory
Number of Questions :	100
Number of Questions to be attempted :	100
Section Marks :	100
Enable Mark as Answered Mark for Review and Clear Response :	Yes
Sub-Section Number :	1
Sub-Section Id :	603489240
Question Shuffling Allowed :	Yes

Question Number : 1 Question Id : 6034896065 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No Correct Marks : 1 Wrong Marks : 0

- Which of the following is False?
- 1. Regulatory Framework for NBFCs is also provided by RBI
 - 2. Any NBFCs can borrow funds on mutually agreed terms
 - 3. Prudential norms for Assets and Investments by NBFCs were framed on the recommendations of Narasimham Committee
 - 4. Assets of NBFCs are also classified as Standard, Non Standard, Doubtful and Lost

Options :

60348922265. 1

60348922266. 2

60348922267. 3

60348922268. 4

Question Number : 2 Question Id : 6034896066 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No Correct Marks : 1 Wrong Marks : 0

Financial leverage deals with

1. Preparation of Financial Statements
2. Planning for a Capital Issue
3. Use of debt to reduce overall cost of capital
4. Use of owners fund

Options :

60348922269. 1

60348922270. 2

60348922271. 3

60348922272. 4

Question Number : 3 Question Id : 6034896067 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

Which of the following is not a part of the Master budget?

1. Projected Balance Sheet
2. Capital Expenditure Budget
3. Operating budget
4. Budget manual

Options :

60348922273. 1

60348922274. 2

60348922275. 3

60348922276. 4

Question Number : 4 Question Id : 6034896068 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

Which of the following is not shown in the Cash Budget?

1. Proposed Issue of Capital
2. Loan Repayment
3. Interest on loan
4. Depreciation

Options :

60348922277. 1

60348922278. 2

60348922279. 3

60348922280. 4

Question Number : 5 Question Id : 6034896069 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

Procedure for preparation of Projected Financial Statements should start with

1. Projection of Fixed Assets
2. Projection of Capital
3. Projection of Sales
4. Projection of Profit

Options :

60348922281. 1

60348922282. 2

60348922283. 3

60348922284. 4

Question Number : 6 Question Id : 6034896070 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

Which of the following is considered while preparing cash budget?

1. Accrual Principle
2. Difference in Capital, and Revenue items
3. Cash receipts and payments
4. Assets received

Options :

60348922285. 1

60348922286. 2

60348922287. 3

60348922288. 4

Question Number : 7 Question Id : 6034896071 Question Type : MCQ Option Shuffling : No Is

Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

The subprime crisis in USA was triggered through

1. Bad home loans
2. Bad asset classification
3. Any Time Anywhere Concept
4. Cross marketing

Options :

60348922289. 1

60348922290. 2

60348922291. 3

60348922292. 4

Question Number : 8 Question Id : 6034896072 Question Type : MCQ Option Shuffling : No Is

Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

Which of the following are instruments for foreign Corporates to raise funds from India?

1. IDRs
2. Stock Exchanges in India
3. ADRs and GDRs
4. Loans

Options :

60348922293. 1

60348922294. 2

60348922295. 3

60348922296. 4

Question Number : 9 Question Id : 6034896073 Question Type : MCQ Option Shuffling : No Is

Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

Which one of the following is a derivative?

1. FD
2. Options
3. POCTD
4. Current Deposit

Options :

60348922297. 1

60348922298. 2

60348922299. 3

60348922300. 4

Question Number : 10 Question Id : 6034896074 Question Type : MCQ Option Shuffling : No Is

Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

Which among the following is the primary challenge for an integrated financial market?

1. Cash less economy
2. Digitization
3. Infrastructure
4. Using technology for Integrated Financial Services

Options :

60348922301. 1

60348922302. 2

60348922303. 3

60348922304. 4

Question Number : 11 Question Id : 6034896075 Question Type : MCQ Option Shuffling : No Is

Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

The primary challenge in the use of technology for financial services is _____?

1. Lack of literacy
2. Lack of information
3. Lack of institutions
4. Non availability of services

Options :

60348922305. 1

60348922306. 2

60348922307. 3

60348922308. 4

Question Number : 12 Question Id : 6034896076 Question Type : MCQ Option Shuffling : No Is

Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

_____ is a consequence of financial exclusion?

1. Dependence on private money lenders
2. Lack of access to credit
3. Inability to source financial experts
4. Both 1 and 2

Options :

60348922309. 1

60348922310. 2

60348922311. 3

60348922312. 4

Question Number : 13 Question Id : 6034896077 Question Type : MCQ Option Shuffling : No Is

Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

_____ is a model for financial inclusion?

1. Business Correspondent
2. E Literacy
3. Awareness Programmes
4. Financial Policy

Options :

60348922313. 1

60348922314. 2

60348922315. 3

60348922316. 4

Question Number : 14 Question Id : 6034896078 Question Type : MCQ Option Shuffling : No Is

Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

India adopts _____ for foreign direct Investors?

1. Full rupee convertibility
2. Full securities convertibility
3. Partial rupee convertibility
4. Convertibility on Capital Account

Options :

60348922317. 1

60348922318. 2

60348922319. 3

60348922320. 4

Question Number : 15 Question Id : 6034896079 Question Type : MCQ Option Shuffling : No Is

Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

In terms of banking access to credit through inclusiveness is most crucial for

1. MNCs
2. Corporate Units
3. Public Sector Undertakings
4. Micro and small enterprises

Options :

60348922321. 1

60348922322. 2

60348922323. 3

60348922324. 4

Question Number : 16 Question Id : 6034896080 Question Type : MCQ Option Shuffling : No Is

Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

An integrated financial market based on High Tech Innovative products is likely to create

1. Specialized Banks
2. Specialized financial services
3. Segmented financial Trading
4. Institutions with diverse financial services which are Technology Driven

Options :

60348922325. 1

60348922326. 2

60348922327. 3

60348922328. 4

Question Number : 17 Question Id : 6034896081 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

Which of the following is the prime feature of a globalized market?

1. Limitations of human interface eased
2. Best use resource possible through movement of inputs
3. Free movement of goods and services
4. Regulations tightened

Options :

60348922329. 1

60348922330. 2

60348922331. 3

60348922332. 4

Question Number : 18 Question Id : 6034896082 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

WTO was formed in the year

1. 1995
2. 1991
3. 1964
4. 1962

Options :

60348922333. 1

60348922334. 2

60348922335. 3

60348922336. 4

Question Number : 19 Question Id : 6034896083 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

RCEP is a measure to attain a comprehensive international trade advantage for

1. Asia
2. Europe
3. Africa
4. USA

Options :

60348922337. 1

60348922338. 2

60348922339. 3

60348922340. 4

Question Number : 20 Question Id : 6034896084 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

In an industrialized global world, business entities need to locate where

1. Funds are available
2. Manpower is available
3. Managerial skill is available
4. Opportunity is available

Options :

60348922341. 1

60348922342. 2

60348922343. 3

60348922344. 4

Question Number : 21 Question Id : 6034896085 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

Banking in India is going through a Phase of

1. Integration
2. Growth through new branches
3. Expansion
4. Manpower creation

Options :

60348922345. 1

60348922346. 2

60348922347. 3

60348922348. 4

Question Number : 22 Question Id : 6034896086 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

Which one of the following is an outcome of volatility?

1. Market development
2. High long term growth
3. Risk
4. Systems integration

Options :

60348922349. 1

60348922350. 2

60348922351. 3

60348922352. 4

Question Number : 23 Question Id : 6034896087 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

Which of the following is a depository linked to the NSE?

1. CDSL
2. BOB
3. SBI
4. NSDL

Options :

60348922353. 1

60348922354. 2

60348922355. 3

60348922356. 4

Question Number : 24 Question Id : 6034896088 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

RTGS stands for

1. Real Time Goods and Services
2. Real Time Gross Settlement
3. Real Time Gain in Settlement
4. Real Time Gross Service

Options :

60348922357. 1

60348922358. 2

60348922359. 3

60348922360. 4

Question Number : 25 Question Id : 6034896089 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

Call Money is used for

1. Cross Marketing in finance
2. E finance
3. Inter-bank Cash Reserve maintenance
4. Calling back loans

Options :

60348922361. 1

60348922362. 2

60348922363. 3

60348922364. 4

Question Number : 26 Question Id : 6034896090 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

B.C.P. is related to

1. Reward CF
2. Equity CF
3. Donation CF
4. P2P lending

Options :

60348922365. 1

60348922366. 2

60348922367. 3

60348922368. 4

Question Number : 27 Question Id : 6034896091 Question Type : MCQ Option Shuffling : No Is

Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

The services of a crowd-funding platform is

1. Free
2. Voluntary
3. Mandatory
4. Based on % of funds collected

Options :

60348922369. 1

60348922370. 2

60348922371. 3

60348922372. 4

Question Number : 28 Question Id : 6034896092 Question Type : MCQ Option Shuffling : No Is

Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

Quick decision making is possible under

1. Bootstrapping
2. Angel investing
3. Venture capital
4. Crowd funding

Options :

60348922373. 1

60348922374. 2

60348922375. 3

60348922376. 4

Question Number : 29 Question Id : 6034896093 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

Innovation in startups is possible through

1. Advertisement
2. Research and Development
3. Financing
4. Government Support

Options :

60348922377. 1

60348922378. 2

60348922379. 3

60348922380. 4

Question Number : 30 Question Id : 6034896094 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

The use of electronic means to transfer funds directly from one account to another is

1. P-banking
2. E-banking
3. O-banking
4. D-banking

Options :

60348922381. 1

60348922382. 2

60348922383. 3

60348922384. 4

Question Number : 31 Question Id : 6034896095 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

_____ technique(s) is/are used to develop and use customer data to check their profile, retention and loyalty patterns.

1. Data warehousing and Data mining
2. CDSS
3. Computer networking
4. ATMs

Options :

60348922385. 1

60348922386. 2

60348922387. 3

60348922388. 4

Question Number : 32 Question Id : 6034896096 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

Which tool integrated with ATM switches for fraud monitoring?

1. PRM
2. RTO Reduction
3. EMV Card Migration
4. IMT

Options :

60348922389. 1

60348922390. 2

60348922391. 3

60348922392. 4

Question Number : 33 Question Id : 6034896097 Question Type : MCQ Option Shuffling : No Is

Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

_____ of banks in 1969 and 1980 to sustain the economy was a prominent event in the banking history of India.

1. Digitization
2. Nationalization
3. Liberalization
4. Privatization

Options :

60348922393. 1

60348922394. 2

60348922395. 3

60348922396. 4

Question Number : 34 Question Id : 6034896098 Question Type : MCQ Option Shuffling : No Is

Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

Banks in India have witnessed a radical change from conventional banking to

1. Unit banking
2. Branch banking
3. Convenience banking
4. Chain banking

Options :

60348922397. 1

60348922398. 2

60348922399. 3

60348922400. 4

Question Number : 35 Question Id : 6034896099 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

_____ is redefining industries and changing the way businesses function.

1. Cognitive Technology
2. Cloud Technology
3. Digital Disruption
4. Digital Matrix

Options :

60348922401. 1

60348922402. 2

60348922403. 3

60348922404. 4

Question Number : 36 Question Id : 6034896100 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

National Securities Depository Ltd (NSDL) and Central Depository Services (India) Ltd (CDSL) are

1. Depository
2. Depository Participant
3. Custodian
4. Banker

Options :

60348922405. 1

60348922406. 2

60348922407. 3

60348922408. 4

Question Number : 37 Question Id : 6034896101 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

The financial results of a Company show that it has suffered losses due to declining market share. The price of its equity share drops in the market. This is an example of the role of the market as

1. Provider of liquidity
2. Orderly channel for transfer of funds from investors to issuers
3. Generator of productive investments
4. Information signaling through prices

Options :

60348922409. 1

60348922410. 2

60348922411. 3

60348922412. 4

Question Number : 38 Question Id : 6034896102 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

If you believe that the stock prices are likely to go up then you are said to be _____ on the stock price.

1. Bullish
2. Bearish
3. Mixed
4. Hawkish

Options :

60348922413. 1

60348922414. 2

60348922415. 3

60348922416. 4

Question Number : 39 Question Id : 6034896103 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

Trading system on MSEI is called as

1. NEAT
2. BOLT
3. TWS
4. AWT

Options :

60348922417. 1

60348922418. 2

60348922419. 3

60348922420. 4

Question Number : 40 Question Id : 6034896104 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

NSCCL was incorporated in

1. 1990
2. 1985
3. 2000
4. 1995

Options :

60348922421. 1

60348922422. 2

60348922423. 3

60348922424. 4

Question Number : 41 Question Id : 6034896105 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

Valuation of debt under settlement cycle in cash market segment is within _____ days.

1. T+1
2. T+2
3. T+3
4. T+4

Options :

60348922425. 1

60348922426. 2

60348922427. 3

60348922428. 4

Question Number : 42 Question Id : 6034896106 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

"Confidential invoice discounting" is another name of

1. Maturity factoring
2. Disclosed factoring
3. Undisclosed factoring
4. Notified factoring

Options :

60348922429. 1

60348922430. 2

60348922431. 3

60348922432. 4

Question Number : 43 Question Id : 6034896107 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

Re-Factoring fee is applicable in case of

1. With recourse factoring
2. Disclosed factoring
3. Agency factoring
4. Notified factoring

Options :

60348922433. 1

60348922434. 2

60348922435. 3

60348922436. 4

Question Number : 44 Question Id : 6034896108 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

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

1. 100 % of the value of the export bill
2. 80% of the value of the export bill
3. 75% of the value of the export bill
4. 90% of the value of the export bill

Options :

60348922437. 1

60348922438. 2

60348922439. 3

60348922440. 4

Question Number : 45 Question Id : 6034896109 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

If the holder of the bill sells it to bank before maturity date, it is called_____.

1. Retiring of bill
2. Discounting of bill
3. Sale of a bill
4. Endorsement of a bill

Options :

60348922441. 1

60348922442. 2

60348922443. 3

60348922444. 4

Question Number : 46 Question Id : 6034896110 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

Which of the following is not necessarily a party to a forfaiting transaction?

1. Exporter
2. Importer
3. Broker
4. Forfeiter

Options :

60348922445. 1

60348922446. 2

60348922447. 3

60348922448. 4

Question Number : 47 Question Id : 6034896111 Question Type : MCQ Option Shuffling : No Is

Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

The central theme of forfaiting is the purchasing of _____ by a financial services company.

1. Trade bills
2. Export bills
3. Import bills
4. Accommodation bill

Options :

60348922449. 1

60348922450. 2

60348922451. 3

60348922452. 4

Question Number : 48 Question Id : 6034896112 Question Type : MCQ Option Shuffling : No Is

Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

_____ Fund is an investment fund that is characterized by diversification among two or more asset classes.

1. Hybrid
2. Index
3. Dividend
4. Debt

Options :

60348922453. 1

60348922454. 2

60348922455. 3

60348922456. 4

Question Number : 49 Question Id : 6034896113 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

Who is referred to as investment manager in mutual fund?

1. Trust
2. AMC
3. Dividend Fund
4. SEBI

Options :

60348922457. 1

60348922458. 2

60348922459. 3

60348922460. 4

Question Number : 50 Question Id : 6034896114 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

_____ is the market value of the asset minus the liabilities on the day of valuation.

1. Strike price
2. Premium
3. NAV
4. Net worth

Options :

60348922461. 1

60348922462. 2

60348922463. 3

60348922464. 4

Question Number : 51 Question Id : 6034896115 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

The innovation that provide internet-based venues for retail customers to compare the prices and features is called _____.

1. E-aggregation
2. E-Compare
3. E-Knowledge
4. E-Details

Options :

60348922465. 1

60348922466. 2

60348922467. 3

60348922468. 4

Question Number : 52 Question Id : 6034896116 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

Among the following, the safer storage alternative for Bitcoins is

1. Online Wallets
2. Hardware Wallets
3. Mobile Wallets
4. Physical Wallets

Options :

60348922469. 1

60348922470. 2

60348922471. 3

60348922472. 4

Question Number : 53 Question Id : 6034896117 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

The private address of a Wallet is equal to

1. Home address
2. Office address
3. Ownership
4. Creditorship

Options :

60348922473. 1

60348922474. 2

60348922475. 3

60348922476. 4

Question Number : 54 Question Id : 6034896118 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

In Bitcoins, transaction validation is done using

1. PoW Mining
2. PoS
3. Designated Authority
4. Phone calls

Options :

60348922477. 1

60348922478. 2

60348922479. 3

60348922480. 4

Question Number : 55 Question Id : 6034896119 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

Bitcoin is a

1. Fiat currency
2. Electronic money
3. Digital currency
4. Metal Coin

Options :

60348922481. 1

60348922482. 2

60348922483. 3

60348922484. 4

Question Number : 56 Question Id : 6034896120 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

The main features of mobile payment services are

1. 24 x 7 transaction monitoring
2. Fraud protection
3. Secure encryption technology and cost effectiveness
4. All of the above

Options :

60348922485. 1

60348922486. 2

60348922487. 3

60348922488. 4

Question Number : 57 Question Id : 6034896121 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

RBI once instituted _____ on cryptocurrencies.

1. No Ban
2. Banking Ban
3. Receiving Ban
4. Partial Ban

Options :

60348922489. 1

60348922490. 2

60348922491. 3

60348922492. 4

Question Number : 58 Question Id : 6034896122 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

In the _____ business model, goods and services are owned by the e-commerce entity and sold to the consumers directly.

1. Aggregator
2. Market Place
3. Inventory
4. Price Parity

Options :

60348922493. 1

60348922494. 2

60348922495. 3

60348922496. 4

Question Number : 59 Question Id : 6034896123 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

When the demand is high and also if the orders are flying in fast, it is a sure sign for a price

1. Increase
2. Decrease
3. Can increase or decrease
4. No Change

Options :

60348922497. 1

60348922498. 2

60348922499. 3

60348922500. 4

Question Number : 60 Question Id : 6034896124 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

In the _____ business model, consumers sell their cars or electronic equipment by publishing the information on the website?

1. B2B Business Model
2. B2C Business Model
3. C2C
4. G2C

Options :

60348922501. 1

60348922502. 2

60348922503. 3

60348922504. 4

Question Number : 61 Question Id : 6034896125 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

_____ strategy will work best for products that have high emotional component or those products that exist in a controlled market environment.

1. Target Return Pricing
2. Value-based Pricing
3. Competitive Pricing
4. Cost-plus pricing

Options :

60348922505. 1

60348922506. 2

60348922507. 3

60348922508. 4

Question Number : 62 Question Id : 6034896126 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

When the transaction involves atoms as well as bits, but the cost of moving the physical goods is low compared to the value of the goods, the reach of the internet is _____ than the historical alternatives.

- 1. Lesser
- 2. Greater
- 3. No Change
- 4. Small Change

Options :

60348922509. 1

60348922510. 2

60348922511. 3

60348922512. 4

Question Number : 63 Question Id : 6034896127 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

MAP in the context of E-Commerce Marketing stands for

- 1. Minimum Allotted Price
- 2. Minimum Advertised Price
- 3. Minimum Agreed Price
- 4. Maximum Average Price

Options :

60348922513. 1

60348922514. 2

60348922515. 3

60348922516. 4

Question Number : 64 Question Id : 6034896128 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

Pricing on e-commerce platforms is highly challenging because sellers typically face many challenges in the market like

1. Rival against dozens of competitors
2. Decide on prices for thousands of products
3. Constantly changing market situations
4. All of the above

Options :

60348922517. 1

60348922518. 2

60348922519. 3

60348922520. 4

Question Number : 65 Question Id : 6034896129 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

The term M-Commerce was originally coined by Mr Kevin Duffeyway back in

1. 1992
2. 1997
3. 1996
4. 1994

Options :

60348922521. 1

60348922522. 2

60348922523. 3

60348922524. 4

Question Number : 66 Question Id : 6034896130 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

The M-Commerce platforms are more expensive than E-Commerce platforms due to the

1. Creation of customized platform-specific mobile apps
2. The need to use cellular data
3. None of the above
4. All of the above

Options :

60348922525. 1

60348922526. 2

60348922527. 3

60348922528. 4

Question Number : 67 Question Id : 6034896131 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

_____ deals with the distribution of digital content and transaction details over wireless communication networks to the customer location.

1. Content Management
2. Technology Infrastructure
3. Risk Management
4. Application Development

Options :

60348922529. 1

60348922530. 2

60348922531. 3

60348922532. 4

Question Number : 68 Question Id : 6034896132 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

The significance in M-Commerce lies in factors like

1. User's intimacy with the mobile terminals
2. Availability of large number of mobile terminals
3. Truly accessible anytime and anywhere
4. All of the above

Options :

60348922533. 1

60348922534. 2

60348922535. 3

60348922536. 4

Question Number : 69 Question Id : 6034896133 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

Persons who supply goods or services or both, other than supplies specified under sub-section (5) of Sec 9, through an electronic commerce operator is required to collect tax at source under Section

1. 51
2. 52
3. 44
4. 32

Options :

60348922537. 1

60348922538. 2

60348922539. 3

60348922540. 4

Question Number : 70 Question Id : 6034896134 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

The interactions through social platforms like Twitter or Facebook are the theme of

1. Interest oriented Social Commerce
2. E-Commerce oriented Social Commerce
3. Social network oriented Social Commerce
4. Group buying oriented Social Commerce

Options :

60348922541. 1

60348922542. 2

60348922543. 3

60348922544. 4

Question Number : 71 Question Id : 6034896135 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

_____ is a business model that has been largely driven by practice rather than research.
Choose the most appropriate answer from the following options.

1. Social Commerce
2. Mobile Commerce
3. Both 1 and 2
4. None of the above

Options :

60348922545. 1

60348922546. 2

60348922547. 3

60348922548. 4

Question Number : 72 Question Id : 6034896136 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

The technology infrastructure in M-Commerce platforms includes

1. Wireless Communication Technology
2. Wireless Application Protocol
3. Mobile Security Technology
4. All of the above

Options :

60348922549. 1

60348922550. 2

60348922551. 3

60348922552. 4

Question Number : 73 Question Id : 6034896137 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

For the Indian population, it was Indian Railways Catering and Tourism Corporation that catalyzed the online commerce platform, in the year

1. 1999
2. 1998
3. 1995
4. 2002

Options :

60348922553. 1

60348922554. 2

60348922555. 3

60348922556. 4

Question Number : 74 Question Id : 6034896138 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

GST can enhance the operational efficiency of the E-Commerce industry through

1. Ensuring transparency in the e-transactions
2. Simplification of taxes across the borders
3. Elimination of the incidence of double taxation
4. All of the above

Options :

60348922557. 1

60348922558. 2

60348922559. 3

60348922560. 4

Question Number : 75 Question Id : 6034896139 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

E-commerce, when it takes place within the country, falls under the category of inter-state trade and commerce and so it has been allocated to the centre under Schedule _____ of the Constitution.

1. II
2. VII
3. III
4. None of the above

Options :

60348922561. 1

60348922562. 2

60348922563. 3

60348922564. 4

Question Number : 76 Question Id : 6034896140 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

The venture capital company is paid compensation in the form of an

1. Monthly fee
2. Annual Maintenance fee
3. Quarterly fee
4. Equity shares

Options :

60348922565. 1

60348922566. 2

60348922567. 3

60348922568. 4

Question Number : 77 Question Id : 6034896141 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

The venture capital company is paid compensation and the same should not be more than

1. 2-3% of Net Asset Value
2. 4-5% of Paid-up Capital
3. 2-3% of Gross Turnover
4. 4-5% of Net Profit

Options :

60348922569. 1

60348922570. 2

60348922571. 3

60348922572. 4

Question Number : 78 Question Id : 6034896142 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

A Company that is incorporated in a country other than in which the Off-Shore Company makes an investment

1. Trading Company
2. Shell Company
3. Off –Shore Investment Company
4. Illegal Company

Options :

60348922573. 1

60348922574. 2

60348922575. 3

60348922576. 4

Question Number : 79 Question Id : 6034896143 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

In which year was the concept of venture capital introduced for the first time in India?

1. 1947
2. 1956
3. 1972
4. 1991

Options :

60348922577. 1

60348922578. 2

60348922579. 3

60348922580. 4

Question Number : 80 Question Id : 6034896144 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

The interest-free loan offered by the IFCI to promoters and professionals is

1. Seed Capital
2. Own Capital
3. Equity Capital
4. Issued Capital

Options :

60348922581. 1

60348922582. 2

60348922583. 3

60348922584. 4

Question Number : 81 Question Id : 6034896145 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

In which year SIDBI was introduced in India to promote various industries?

1. 1945
2. 1955
3. 1977
4. 1987

Options :

60348922585. 1

60348922586. 2

60348922587. 3

60348922588. 4

Question Number : 82 Question Id : 6034896146 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

Short-term securities are usually traded in which one of the following markets?

1. Capital Market
2. Money Market
3. Debt Market
4. Rural Market

Options :

60348922589. 1

60348922590. 2

60348922591. 3

60348922592. 4

Question Number : 83 Question Id : 6034896147 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

The effective and smooth transfer of financial resources in a mechanism is called

1. Foreign Market
2. International Market
3. Capital Market
4. National Market

Options :

60348922593. 1

60348922594. 2

60348922595. 3

60348922596. 4

Question Number : 84 Question Id : 6034896148 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

Honesty is one of the vital elements of which one of the following while doing business?

1. Business Ethics
2. Manufacturing Ethics
3. Production Ethics
4. Marketing Ethics

Options :

60348922597. 1

60348922598. 2

60348922599. 3

60348922600. 4

Question Number : 85 Question Id : 6034896149 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

Healthy competition is possible among the industrial players only when _____ are followed by the companies in a correct manner.

1. Fair Price
2. Business Ethics
3. Proper Planning
4. Good Decision

Options :

60348922601. 1

60348922602. 2

60348922603. 3

60348922604. 4

Question Number : 86 Question Id : 6034896150 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

In order to reduce the compliance burden on small retailers, traders, shopkeepers who comprise the MSME sector, the 2019-20 budget has proposed that the turnover threshold for audit be raised from the existing Rs. 1 crore to

- 1. 2.5 crore
- 2. 5 crore
- 3. 8 crore
- 4. 6 crore

Options :

60348922605. 1

60348922606. 2

60348922607. 3

60348922608. 4

Question Number : 87 Question Id : 6034896151 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

The MSMEs are very critical for employment generation and employ over

- 1. 11 crore workers
- 2. 8 crore workers
- 3. 7.5 crore workers
- 4. 10 crore workers

Options :

60348922609. 1

60348922610. 2

60348922611. 3

60348922612. 4

Question Number : 88 Question Id : 6034896152 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

MSME Smapark is

1. A portal that would help in monitoring the procurement by Central Government Ministries, Departments and Central Public Sector Enterprises (CPSEs) and would enable them to share the list of required products/services from MSMEs
2. A digital platform wherein jobseekers (i.e, Passed out trainees/students of MSME Technology Centers) and recruiters can register themselves for a mutually beneficial interaction
3. A portal which gives information about individual CPSEs/ Central Ministries, State Governments etc and other buyers regarding the payments pending with them in respect of the MSMEs
4. None of the above

Options :

60348922613. 1

60348922614. 2

60348922615. 3

60348922616. 4

Question Number : 89 Question Id : 6034896153 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

As a part of Aatmanirbhar Bharat Abhiyan, a Fund of Fund scheme has been proposed to help MSME with growth potential and under financial duress. The corpus of the FoF is

1. 15000 crore
2. 8000 crore
3. 20,000 crore
4. 10,000 crore

Options :

60348922617. 1

60348922618. 2

60348922619. 3

60348922620. 4

Question Number : 90 Question Id : 6034896154 Question Type : MCQ Option Shuffling : No Is

Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

The benefits of obtaining a Udyam Registration for MSMEs are:

- A. The payment for invoices is assured within 45 days
- B. The registration gives them an edge while submitting tenders as Government departments and public sector companies are mandated to procure 25% of their requirement from MSMEs
- C. Can claim benefit under Interest subvention scheme
- D. Concession in electricity bills

Choose the **correct** answer from the options given below:

- 1. A, B and C only
- 2. A, B and D only
- 3. B, C and D only
- 4. All of the above

Options :

60348922621. 1

60348922622. 2

60348922623. 3

60348922624. 4

Question Number : 91 Question Id : 6034896155 Question Type : MCQ Option Shuffling : No Is

Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

Which of the following is not an external source of funds for an entrepreneur?

- 1. Angel investment
- 2. Venture investment
- 3. Love money
- 4. Commercial banks

Options :

60348922625. 1

60348922626. 2

60348922627. 3

60348922628. 4

Question Number : 92 Question Id : 6034896156 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

An investor who provides personal capital to firms that exhibit high growth potential in exchange for an equity stake is

1. Venture capitalist
2. Angel investor
3. Both 1 and 2
4. None of the above

Options :

60348922629. 1

60348922630. 2

60348922631. 3

60348922632. 4

Question Number : 93 Question Id : 6034896157 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

What does a business incubator do?

- A. Provides consultation and administrative assistance to new and young start-ups
- B. Helps in providing networking, marketing and accounting/financial activities
- C. Helps start-ups with presentation skills
- D. Helps in conducting market research

Choose the **correct** answer from the options given below:

- 1. A and B only
- 2. B only
- 3. D only
- 4. All of the above

Options :

60348922633. 1

60348922634. 2

60348922635. 3

60348922636. 4

Question Number : 94 Question Id : 6034896158 Question Type : MCQ Option Shuffling : No Is

Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

To promote small artisans like handloom weavers, fishermen, rickshaw owners and other micro-enterprises, the Government of India introduced Swarojgar Credit Card in the year 2003. It has a loan limit of

- 1. Rs.10000 per borrower
- 2. Rs.20000 per borrower
- 3. Rs.25000 per borrower
- 4. Rs.30000 per borrower

Options :

60348922637. 1

60348922638. 2

60348922639. 3

60348922640. 4

Question Number : 95 Question Id : 6034896159 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

Which company has developed the India's first electronic Government to Business (G2B) portal e-Biz to promote entrepreneurs?

1. Infosys
2. Wipro
3. Newgen Software Solutions
4. TCS

Options :

60348922641. 1

60348922642. 2

60348922643. 3

60348922644. 4

Question Number : 96 Question Id : 6034896160 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

In a recent development, IRDAI has prescribed the penalty for an agent in contravention of the provisions of the Act to a limit of

1. Rs.10000
2. Rs.20000
3. Rs.40000
4. Rs.50000

Options :

60348922645. 1

60348922646. 2

60348922647. 3

60348922648. 4

Question Number : 97 Question Id : 6034896161 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

Which of the following are common ethical issues in the insurance sector?

- A. Failure in identifying the customer's needs and recommend products and services that meet their needs
- B. Conflicts between personal benefits and proper performance of employees responsibilities
- C. Unethical remarks about competitors, their products, or their employees or agents
- D. Lack of expertise or skills to competently perform one's duties
- E. Misrepresenting the terms and conditions while selling products to customers
- F. Failure to provide prompt, honest responses to customer inquiries and requests

Choose the **correct** answer from the options given below:

- 1. A, B, C, D and E only
- 2. B, C, D, E and F only
- 3. A, B, C, D, E and F
- 4. A, B, C, E and F only

Options :

60348922649. 1

60348922650. 2

60348922651. 3

60348922652. 4

Question Number : 98 Question Id : 6034896162 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

Which one of the following agencies does not rate deposits taken by NBFCs?

1. CRISIL
2. S & P
3. CARE
4. ICRA

Options :

60348922653. 1

60348922654. 2

60348922655. 3

60348922656. 4

Question Number : 99 Question Id : 6034896163 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

One of the major recommendations of working group on financial companies by Dr. A.C. Shah in 1992 includes:

1. Regulatory attention by the RBI may be confined to companies with net owned funds of ₹ 10 lakh and above
2. Regulatory attention by the RBI may be confined to companies with net owned funds of ₹ 25 lakh and above
3. Regulatory attention by the RBI may be confined to companies with net owned funds of ₹ 50 lakh and above
4. Regulatory attention by the RBI may be confined to companies with net owned funds of ₹ 75 lakh and above

Options :

60348922657. 1

60348922658. 2

60348922659. 3

60348922660. 4

Question Number : 100 Question Id : 6034896164 Question Type : MCQ Option Shuffling : No Is Question Mandatory : No

Correct Marks : 1 Wrong Marks : 0

Purchasing invoices of other businesses and providing them money for their unpaid invoices is the key feature of

1. Agency
2. Hire purchasing
3. Short selling
4. Factoring

Options :

60348922661. 1

60348922662. 2

60348922663. 3

60348922664. 4