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
Group Minimum Duration :	120
Show Attended Group? :	No
Edit Attended Group? :	No
Break time:	0
Group Marks:	100
Is this Group for Examiner?:	No

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
B. www.mca.gov.in
C. www.irctc.co.in
D. 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