Examination: **MBA Banking Technology**

SECTION 1 - SECTION 1

Question No.1

Monitoring employees through a preplanned series of position is called:
- ○ Job rotation
- ○ Succession planning
- ○ Promotion
- ○ Job reporting

Question No.2

Consider the following relation schema pertaining to a student's database:

Student(Rollno, name, address)

Enroll(Rollno, courseno, coursename)

Where the primary keys are shown underlined. The number of tuples in the Student and Enroll tables are 120 and 6, respectively. What are the maximum and minimum number of tuples that can be present in

(Student * Enroll) ?

Where '*' denotes natural join.

- ○ 120, 6
- ○ 6, 120
- ○ 120, 120
- ○ 6,6

Question No.3

Consider the following function:

fun(int x)

{

if ((x/2)! = 0)

return(fun (x/2) 10 + x%2);

else return 1;

}

What will happen if the function 'fun' called with value 16 i.e. as 'fun(16)'.

- ○ 111111
- ○ 10000
- ○ Random value will be returned
- ○ Infinite loop

Question No.4

Which one of the following is called the frequent changes made by Banks in their product profile
- ○ Product Marketing

○ Product Enhancement

○ Product Control

○ Product Enrichment

Question No.5

DFD completeness is

○ The conversation of inputs and outputs to a DFD process when that process is decomposed to a lower level

○ The process of discovering discrepancies between two or more sets of DFDs or discrepancies within a single DFD

○ The extent to which all necessary components of a data flow diagram have been included and fully decomposed

○ An iterative process of breaking the description of a system down into a finer and finer details, which creates a set of charts in which one on a given chart is explained in greater detail on another chart

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Question No.6

Grape Wine' is the term used in relation to:

○ Horizontal Communication

○ Formal Communication

○ Vertical Communication

○ Informal Communication

Question No.7

Which one of the following focuses on the financial needs of the institutional clients and the industry?

○ Internet banking

○ Wholesale banking

○ Virtual Banking

○ Universal banking

Question No.8

If sales is Rs 10,00,000, sales returns is Rs 50,000, Profit Before Tax is Rs 2,00,000, Income tax is 40%, Net profit ratio is:

○ 10%

○ 50%

○ 20%

○ 12.63%

Question No.9

In a group of five people A, B, C, D and E one plays Tennis; one plays Chess and one Hockey. A and D are unmarried women and play no game. There is a couple among them where E is husband of C. No women play either Chess or Hockey. B is the brother of C and he neither plays Tennis nor Chess. Who plays Hockey here?

○ C

○ B

○ D

○ A

Question No.10

The following numbers are inserted into an empty binary search tree in the given order: 10, 1, 3, 5, 15, 12, 16. What is the height of the binary search tree (the height is the maximum distance of a leaf node from the root)?

- ○ 6
- ○ 4
- ○ 3
- ○ 2

Question No.11

What is the maximum height of any AWL tree with 7 nodes? Assume that the height of a tree with a single node is 0.

- ○ 2
- ○ 3
- ○ 5
- ○ 4

Question No.12

The following are the three components of creativity:
- ○ Expertise, innovation and rationality
- ○ Expertise, novelty and performance
- ○ Expertise, rationality and relevance
- ○ Expertise, creativity skills and task motivation

Question No.13

Set P comprises all multiples of 4 less than 500. Set Q comprises all odd multiples of 7 less than 500, Set R comprises all multiples of 6 less than 500. How many elements are present in {P ∪ Q ∪ R}?
- ○ 186
- ○ 243
- ○ 202
- ○ 228

Question No.14

The employee information in a company is stored in the relation

Employee(name, sex, salary, deptName)

Consider the following SQL query

SELECT deptName FROM Employee WHERE sex='M' GROUP BY deptName HAVING avg(salary) > (SELECT avg(salary) FROM Employee)

It returns the names of the department in which
- ○ the average salary is more than the average salary in the company
- ○ the average salary of male employees is more than the average salary in the company
- ○ the average salary of male employees is more than the average salary of all male employees in the company
- ○ the average salary of male employees is more than the average salary of all male employees in the same department

Question No.15

_____means an additional idea accompanying every idea that is expressed.

- Metacommunication
- Information Overload
- Mechanical Failure
- Perceptions

Question No.16

When a consumer derives more satisfaction from a product/service than his expectation, it is known as:

- Consumer dissatisfaction
- Consumer satisfaction
- Consumer dazzling
- Consumer delight

Question No.17

Performance appraisal measurement error, in which prejudices of rater distort results of rating is classified as:

- Contrast error
- Sampling error
- Rater bias
- Halo effect

Question No.18

Which of the following ratios tests the relationship between the sales and thevarious assets of a firm?

- Inventory turnover ratio
- Current ratio
- Activity ratio
- Return on investment ratio

Question No.19

Customers who have no royalty towards any brand are:

- Hard core loyals
- Switchers
- Shifting loyals
- Split loyals

Question No.20

Which is known as the arrangement when more than one banks allow credit facilities to one party in coordination with each other?

- Subvention
- Consortium
- Amortization
- Moratorium

Question No.21

Which one of the following is a financial ratio that gives a measure of a company's ability to meet its financial losses?

- Cash Reverse Ratio

○ Leverage Ratio

○ Loan-to-Value Ratio

○ Statutory Liquidity Ratio

Question No.22

If the condition is missing in a FOR loop of a C program then

○ It results in syntax error

○ It is assumed to be present and taken to be false

○ It is assumed to be present and taken to be true

○ Execution will be terminated abruptly

Question No.23

_____ is the totality of characteristics and features of a service or product that bear on its ability to satisfy implied or stated needs.

○ Value

○ Quality

○ Loyalty

○ Satisfaction

Question No.24

Construct a Binary Search Tree with the given list of elements:
300, 210, 400, 150, 220, 370, 450, 100, 175, 215, 250
Which of the following is a parent node of element 250?

○ 220

○ 215

○ 150

○ 370

Question No.25

A situation where management is unable to provide employment due to non-availability of work is called:

○ Lay off

○ Termination

○ Lock out

○ Closure

Question No.26

_____ is the name given to a philosophy and set of methods and techniques that stressed the scientific study and organization of work at the operational level.

○ Achievement motivation theory

○ Two factor theory

○ Human Relations Model

○ Scientific Management

Question No.27

The process selecting, organizing and interpreting or attaining meaning to events happening in the environment is called:

○ Learning

○ Personality

○ Perception

○ Attitude

Question No.28

A list of Jobs duties, responsibilities, reporting relationships, and working conditions is called:
- ○ Job enlargement
- ○ Job description
- ○ Job enhancement
- ○ Job specification

Question No.29

With whom does the ownership of Public sector banks rest?
- ○ Jointly with Government of India and Reserve Bank of India
- ○ Jointly with Government of India and State Bank of India
- ○ Wholly with Government of India
- ○ Jointly with Government of India and share-holders from the public

Question No.30

The correct order of SQL expression is
- ○ Select, having, where, group by
- ○ Select, group by, having, where
- ○ Select, group by, where, having
- ○ Select, where, group by, having

Question No.31

In order to control credit and investment, the Central Bank of a country should:
- ○ Buy securities in the open market and lower the cash reserve ratio
- ○ Buy securities from the open market and hike the cash reserve ratio
- ○ Sell securities in the open market and hike the cash reserve ratio.
- ○ Sell securities in the open market and lower the cash reserve ratio.

Question No.32

Which one of the following is the rate at which the RBI lends money to commercial banks in the event of any shortfall of funds?
- ○ Annual Percentage Rate
- ○ Repo Rate
- ○ Bank Rate
- ○ Benchmark Prime Lending Rate

Question No.33

Efficient frontier comprises of
- ○ Efficient portfolios
- ○ Portfolios that have positively correlated securities
- ○ Inefficient portfolios
- ○ Portfolios that have negatively correlated securities

Question No.34

Which of following is not a cause for global investment?
- ○ To produce products and/or services more efficiently than possible domestically
- ○ To provide an expected risk-adjusted return in excess of that required
- ○ To gain access to important raw materials.
- ○ To International investments have less political risk than domestic investments

Question No.35

How does training and development offer competitive advantage to an organization?
- ○ Individuals have the aptitude and motivation to learn
- ○ Adding performance decencies
- ○ Removing performance decencies
- ○ Deficiency is caused by a lack of ability

Question No.36

In _____, bonus paid to a worker is equal to 50% of time saved multiplied by rate per hour.
- ○ Barth Scheme
- ○ Bedaux Plan
- ○ Hasley Plan
- ○ Rowan Plan

Question No.37

What does the following C statement declare?
int (*f) (int *i);
- ○ A function that takes an integer as argument and returns an integer pointer
- ○ A pointer to a function that takes an integer pointer as argument and returns an integer
- ○ A function that takes an integer pointer as argument and returns a function pointer
- ○ A function that takes as integer pointer as argument and returns as integer

Question No.38

The factor theory propounded by:
- ○ David McClellanel
- ○ Philip Rotler
- ○ Fredrick Hertzberg
- ○ Mc Cardhy

Question No.39

The powers of controllers of capital issues of India is now shifted to:
- ○ SEBI
- ○ Ministry of finance
- ○ AMFI
- ○ Ministry of corporate office

Question No.40

One of the following is training provided to enhance decision making skills

- ○ Management games
- ○ Behavioural modeling
- ○ Action learning
- ○ On the job training

Question No.41

_____ are variable rewards granted to employees according to variations in their performance.

- ○ Perks
- ○ Fringe Benefits
- ○ Remuneration
- ○ Incentives

Question No.42

"Guerillas against Gorillas" highlight which form of marketing?

- ○ Class marketing
- ○ Niche marketing
- ○ Mass marketing
- ○ Local marketing

Question No.43

Let E_1 and E_2 be two entities in an ER diagram with simple single-valued attributes. R_1 and R_2 are two relationships between E_1 and E_2, where R_1 is one-to-many and R_2 is many-to-many. R_1 and R_2 do not have any attributes of their own. What is the maximum number of tables required to represent this situation in the relational model?

- ○ 3
- ○ 5
- ○ 2
- ○ 4

Question No.44

To which category the variables Income, education and occupation belong to?

- ○ Geographic
- ○ Psychographic
- ○ Behavioral
- ○ Demographic

Question No.45

A, Band C are intelligent, A, D and E are laborious and D, C and E are honest and. A, B, and E are ambitious. Which of the following are not honest?

- ○ A and B
- ○ C, A and B
- ○ A and D
- ○ C and A

Question No.46

Which statement is true about Kruskal's Algorithm?
- ○ It is a greedy algorithm for the minimum spanning tree problem
- ○ It constructs spanning tree by selecting edges in increasing order of their weights
- ○ It does not accept creation of cycles in spanning tree
- ○ All of these

Question No.47

We multiply foreign revenue with rate with respect to that country is--------
----
- ○ Spot rate
- ○ Cash Flows
- ○ Forward rate
- ○ Portfolio Investment

Question No.48

Consider the following relational schema:

Suppliers(sid; integer, sname;string, city;string, street;string)

Parts(pid;integer, pname;string, color;string)

Catalog(sid;integer, pid;integer, cost;real)

Consdier the following relational query on the above database;

SELECT S.sname FROM Suppliers S

WHERE S.sid NOT IN (SELECT C.sid FROM Catalog C WHERE C.pid

NOT IN (SELECT P.pid FROM Parts P WHERE P.color <> 'blue'))

Assume that relations corresponding to the above schema are not empty. Which one of the following is the correct interpretation of the above query?

- ○ Find the names of all suppliers who have supplied a non-blue part
- ○ Find the name of all suppliers who have supplied only blue parts
- ○ Find the names of all suppliers who have not supplied only blue parts
- ○ Find the names of all suppliers who have not supplied a non-blue part

Question No.49

Which of the following is the amount of Funds borrowed by the government to meet the expenditures?
- ○ Current account
- ○ Fiscal policy
- ○ Fiscal Deficit
- ○ Public finance

Question No.50

Aim of MNC is to boost accounting profitability by shifting funds around the----------

○ Region
○ World
○ Country
○ Market

Question No.51

Let B be a two-dimensional array declared as

B: array[1…10][1…15] of integer;
Assuming that each integer takes one memory location that array is stored in row major order and the first element of the array is stored at location 100, what is the address of the element B[i][j]?

○ 15i + j
○ 15i + j - 16
○ 15i + 10j + 84
○ 15i + j + 84

Question No.52

Which of the following is a content theory?
○ Equity theory
○ Expectancy theory
○ ERG Theory
○ X & Y Theory

Question No.53

The time complexity of heap sort algorithm is
○ nlog n
○ log n
○ n^2
○ None of these

Question No.54

Which of the following is a method used in group or organizational training needs assessment?
○ Rating scales
○ Interviews
○ Questionnaires
○ Consideration of current and projected changes

Question No.55

Who proposed the four principles of scientific management?
○ Herbert Simon
○ Frederick Taylor
○ Daniel Katz
○ Robert Kahn

Question No.56

If LIGHT is coded as GILTH, find the code for RAINY.
○ NAIRY
○ ARINY
○ RINAY

Question No.57

Consider the following C function

void swap (int a, int b)

{

int temp;

temp = a;

a = b;

b = temp;

}

In order to exchange the values of two variables x and y

○ swap(x,y) cannot be used as it does not return any value
○ call swap(x,y)
○ call swap(&x, &y)
○ swap(x,y) cannot be used as the parameters are passed by value

Question No.58

Time complexity of $f(x) = 4x^2 - 5x + 3$ is
○ $O(x^2)$
○ $O(x^{3/2})$
○ $O(x^{0.5})$
○ $O(x)$

Question No.59

Dramatic reduction of manpower is called
○ Downsizing
○ Termination
○ Retrenchment
○ Right sizing

Question No.60

In the context of modular software design, which one of the following combinations is desirable?
○ High cohesion and high coupling
○ High cohesion and low coupling
○ Low cohesion and low coupling
○ Low cohesion and high coupling

Question No.61

Managers at all three levels of management require different kinds of skills to perform the functions associated with their jobs. A major difference in skill a requirement between middle level and top-level managers is that:
○ Top managers generally require better technical and

interpersonal skills than middle managers

○ Top managers generally require higher level conceptual skills but less technical skills than middle managers

○ Top managers require better interpersonal skills but less conceptual skills than middle managers

○ Top managers must generally be more skilled than middle managers in every respect

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Question No.62

Main difference between open hashing and closed hashing is

○ Closed hashing uses linked lists and open hashing does not

○ Open hashing uses linked lists and closed hashing does not

○ Open hashing uses tree data structure and closed uses linked lists

○ None of these

Question No.63

What is the classical view of management's social responsibility?

○ To create specific environment in work place

○ To Social view

○ To maximize profits

○ To protect and improve society's welfare

Question No.64

Which of the following was the 1st network that initiated the Internet services?

○ ARPANET

○ Vnet

○ NSF Net

○ Inet

Question No.65

How many times will the following code be executed?

```
{
x = 10;
while(x=1)
x++;
}
```

○ 10times

○ Never

○ Infinite number of times

○ Once

Question No.66

A cylindrical container is filled with ice cream. Its diameter is 12 cm and height is 15 cm. The whole ice cream is distributed among 10 children in equal cones having hemispherical tops. If the height of the conical

portion is twice the diameter of its base, the diameter of the ice cream cone is

- ○ 7 cm
- ○ 6 cm
- ○ 5 cm
- ○ 18 cm

Question No.67

Determine stock turnover ratio if, Opening stock is Rs 31,000, Closing stock is Rs 29,000, Sales is Rs 3,20,000 and Gross profit ratio is 25% on sales.

- ○ 32 times
- ○ 11 times
- ○ 8 times
- ○ 31 times

Question No.68

In a code sign DRLAL is coded as 62014314. How CAMEL is coded?

- ○ 5315714
- ○ 35729310
- ○ 5313613
- ○ 5137514

Question No.69

In an unweighted, undirected connected graph, the shortest path from a node S to every other node is computed most efficiently, in terms of time complexity, by

- ○ Warshall's algorithm
- ○ Performing a DFS starting from S
- ○ Performing a BFS starting from S
- ○ Dijkstra's algorithm starting from S

Question No.70

Which one of the following statement is true?

- ○ Neither space nor time efficiencies are measured as a function of the algorithm input size
- ○ Only space efficiencies are measured as a function of the algorithm input size
- ○ Only time efficiencies are measured as a function of the algorithm input size
- ○ Both time and space efficiencies are measured as functions of the algorithm input size

Question No.71

A class in college has 150 students numbered from 1 to 150 , in which all the even numbered students are doing CA, whose number are divisible by 5 are doing Actuarial and those whose numbers are divisible by 7 are preparing for MBA. How many of the students are doing nothing?

- ○ 51
- ○ 37
- ○ 62
- ○ 45

Question No.72

An inverted right circular cone has a radius of 9 cm. This cone is partly filled with oil which is dipping from a hole in the tip at a rate of 1cm^2/hour. Currently the level of oil 3 cm from top and surface area is 36π cm^2. How long will it take the cone to be completely empty?

- ○ 216π hours
- ○ 1 hour
- ○ 3 hours
- ○ 36π hours

Question No.73

Which of the following sorting algorithm has the lowest worst-case complexity?

- ○ Quick sort
- ○ Merge sort
- ○ Selection sort
- ○ Bubble sort

Question No.74

Which technology links clients on both the input and output side of the organisation?

- ○ Intensive Technology
- ○ Mediating Technology
- ○ Low - linked Technology
- ○ Long - linked Technology

Question No.75

Which software provides key performance indicators to help managers monitor efficiency of projects and employees?

- ○ Online analytical Processing
- ○ Enterprise Application Software
- ○ Business Performance Management
- ○ Management Information System

Question No.76

Which of the following defines 'Para Banking' services?

- ○ Services provided through business correspondents
- ○ Services provided to armed forces personnel
- ○ Utility services provided by banks
- ○ Eligible financial services rendered by banks

Question No.77

Which of following does not a type of direct foreign investment?

- ○ Acquisitions of existing operations
- ○ International trade
- ○ Franchising
- ○ Joint ventures

Question No.78

If ABCDE are the attributes of a table and ABCD is a super key and ABC

is also super key then

○ ABC cannot be candidate key

○ ABC cannot be super key

○ ABC may be candidate key

○ ABC must be candidate key

Question No.79

In a business, A and C invested amounts in the ratio 2:1, whereas the ratio between amounts invested by A and B was 3:2. If Rs. 157300 was their profit, how much amount did B receive?

○ 48400

○ 72600

○ 24200

○ 36300

Question No.80

What will be the Gross Profit if, total sales is Rs 2,60,000 Cost of net goods sold is Rs 2,00,000 and Sales return is Rs 10,000?

○ 20%

○ 13%

○ 26%

○ 28%

Question No.81

Which super computer is developed by the Indian Scientists?

○ CRAY YMP

○ Compaq Presario

○ Param

○ Super 301

Question No.82

Anand travelled 300 km by train and 200 km by taxi. It took him 5 h and 30 min. However, if he travels 260 km by train and 240 km by taxi, he takes 6 min more. The speed of the train is

○ 120 km/h

○ 80 km/h

○ 110 km/h

○ 100 km/h

Question No.83

Which theory was proposed by Douglas Mc Gregor

○ Bureaucracy

○ Environmental perspective

○ Theory X - Theory Y

○ Z Theory

Question No.84

_____ seeks to examine the goals of the organization and the trends that are likely to affect these goals.

○ Organizational analysis

○ Organizational Support

○ Key skill abilities analysis

○ Person analysis

Question No.85

Which of these is an external strategy of environment?

○ Lobbying

○ Buffering

○ Rationing

○ Recruitment

Question No.86

Anil grows tomatoes in his backyard which is in the shape of a square. Each tomato takes 1 cm^2 in his backyard. This year, he has been able to grow 131 more tomatoes than last year. The shape of the backyard remained a square. How many tomatoes did Anil produce this year?

○ 4096

○ 4225

○ 4536

○ 4356

Question No.87

The Securities and Exchange Board of India was not entrusted with the function of:

○ Improving the earning of equity holders

○ Investor protection

○ Ensuring fair practices by companies

○ Promotion of efficient services by brokers

Question No.88

The strengths and weaknesses of each alternative become obvious in which step of the decision making-process?

○ Identifying the problem

○ Analyzing the alternatives

○ Identifying the decision criteria

○ Implementing the alternative

Question No.89

What does 'Nomination' for a deposit account in the bank mean?

○ Mandate of the depositor in favor of a close relative who can claim the amount on death of the depositor

○ Mandate decided by the bank to settle the death claim of its depositor

○ Mandate given by the close relatives of the depositor to settle the death claim in case of death of the depositor

○ Mandate of the depositor in favor of one or more persons to claim the amount on death of the depositor

Question No.90

What are the contents of the stack (initially the stack is empty) after the following operation?

PUSH(A)

PUSH(B)

PUSH(C)

POP

PUSH(D);POP;POP;

PUSH(E)

PUSH(F)

POP

- ○ A
- ○ ABE
- ○ ABCE
- ○ AE

Question No.91

Uses of performance appraisals such as compensation, downsizing, layoffs and promotion are classified as:
- ○ Systematic uses
- ○ Development uses
- ○ Administrative uses
- ○ Subjective uses

Question No.92

Trade credit is a:
- ○ Source of credit from the owners of the business
- ○ Negotiated source of finance
- ○ Spontaneous source of finance
- ○ Hybrid source of finance

Question No.93

A portfolio comprises two securities and the expected return on them is 12% and 16% respectively. Determine return of portfolio if first security constitutes 40% of total portfolio.
- ○ 15.4%
- ○ 14.4%
- ○ 13.4%
- ○ 12.4%

Question No.94

Which one of the following, bank allow customers to effect transfers of funds from their deposit accounts and other financial transactions at retail establishments?
- ○ POS
- ○ IBS
- ○ DBS
- ○ CBS

Question No.95

IRR is the rate of interest:
- ○ Equal to the cost of capital of the proposal
- ○ Paid on the bonds by the firm
- ○ Prevailing rate interest in the market
- ○ That makes the NPV of capital proposal almost zero

Question No.96

Which of the following refers to the flow of information among persons at different levels, who have no direct reporting relationships?
- ○ Upward communication
- ○ Downward communication
- ○ Diagonal communication
- ○ Horizontal communication

Question No.97

In a software project, COCOMO is used to estimate
- ○ effort and cost based on the duration of the software
- ○ size, effort and duration based on the cost of the software
- ○ effort and duration based on the size of the software
- ○ size and duration based on the effort of the software

Question No.98

How many distinct binary search trees can be created out of 4 distinct keys?
- ○ 14
- ○ 5
- ○ 24
- ○ 42

Question No.99

Which of the following is used to aid in evaluating a prefix expression?
- ○ Hash
- ○ Stack
- ○ Queue
- ○ Heap

Question No.100

Select the correct answer. A query to select only the persons with last name "Svendson' and the first name equal to 'Tove' or 'ola'?
- ○ SELECT * FROM Persons WHERE last-name = 'svendson' AND first-name='tove'
- ○ SELECT * FROM Persons WHERE last-name='svendson' AND (first-name='tove' AND first-name='ola')
- ○ SELECT * FROM Persons WHERE last-name='svendson' OR (first-name='tove' AND first-name='ola')
- ○ SELECT * FROM Persons WHERE last-name = 'svendson' AND (first-name='tove' OR first-name='ola')