The _________ concept holds that achieving organizational goals depends on knowing the needs and wants of target markets and delivering the desired satisfaction better than competitors do.

- Selling
- Production
- Product
- Marketing

The main objective of Accounting Standards is:-

- To harmonise the diversified accounting practices.
- To prepare the accounting reports which is easily understood by common man.
- To comply with the requirements of the International Accounting Standards (IAS)
- To comply with the legal formalities

What is customer value?

- Excess of satisfaction over expectation
- Post purchase dissonance
- Ratio between the customers perceived benefits and the resources used to obtain these benefits.
- None of the above

Approximately what percentage of scores fall within one standard deviation of the mean in a normal distribution?

- 99%
- 34%
- 68%
- 95%

Which of the following is a characteristic of qualitative research?

- Inductive analysis
Design flexibility
Context sensitivity
All of the above

6 of 100
209 PU_2015_105
Railroads were once operated based on the thinking that users wanted trains rather than transportation, overlooking the challenge of other modes of transportation. This reflects the ___________.

Product concept
Societal marketing concept
Marketing concept
Production concept

7 of 100
152 PU_2015_105
What is the standard deviation of a sampling distribution called?

Sampling error
Simple error
Standard error
Sample error

8 of 100
185 PU_2015_105
If price of any commodity decreases by 20% and the demand for that commodity increases by 40%, than elasticity of demand would be:-

Perfectly elastic
Perfectly inelastic
Unit elastic
Highly elastic

9 of 100
155 PU_2015_105
The comparative Cost Advantage Theory was given by:-

Adam Smith
David Ricardo
Raymond Vernon
Michael E. porter

10 of 100
206 PU_2015_105
The biggest or greatest amount of involvement in a foreign market comes through which of the following?
Joint venturing
Exporting
Direct investment
Licensing

Which one of the following provides limited liability for all of its owners?
- partnership with both general and limited partners
- sole proprietorship
- corporation
- partnership with only general partners

Full details for the issue of ADRs by a company must be furnished within 30 days
- Reserve Bank of India (RBI)
- Securities and Exchange commission (SEC)
- Company Law Board (CLB)
- Securities and Exchange Broad of India (SEBI)

If the net present value of project A is +$80, and of project B is +$60, then the net present value of the combined project is:-
-+$140
-+$60
-+$80
- None of the options

Interest Rate Risk is a:-
- Internal Risk
- Unsystematic Risk
- Systematic Risk
- None of the above
If a company's objective were to reach masses of buyers that were geographically dispersed at a low cost per exposure, the company would likely choose which of the following promotion forms?

- Advertising
- Public relations
- Personal selling
- Sales promotion

16 of 100
170 PU_2015_105
What is Euro Bond?

- A bond issued in Europe Market
- A bond which can converted in to American bond
- A bond which is issued in the host market
- A bond issued in a currency other than the currency of the country or market in which it is issued

17 of 100
208 PU_2015_105
A ________________ is a promotion strategy that calls for using the sales force and trade promotion to move the product through channels.

- integrated strategy
- push strategy
- pull strategy
- blocking strategy

18 of 100
108 PU_2015_105
A bank expects fall in price of a security if it sells it in the market. What is the risk that the bank is facing?

- Credit risk
- Operational risk
- Market risk
- Asset Liquidation risk

19 of 100
151 PU_2015_105
The median is ______

- The highest number
- The middle point
- The average
- Affected by extreme scores
Which research includes all types of researches into human motives when it refers to qualitative research designed to uncover the consumer's subconsciousness or hidden motivations?

- Managerial research
- Price research
- Motivational research
- Marketing research

Sampling distribution of mean is very close to the standard normal distribution when:

- Population is not normally distributed, but sample size is large
- Population is normally distributed
- Both (A) and (B).
- Neither (A) and (B)

SHCIL performs:

- Depository services
- Manufacturing function
- Marketing function
- Financial Function

Consumer goods with unique characteristics or brand identification often requiring a special purchase effort are called:

- specialty products
- shopping products
- convenience products
- custom products

Which of the following is not an example of a nonrandom sampling technique?

- Purposive
- Quota
- Convenience
The ratio of riskless cash flow to risky cash flow is known as:-

- Risk adjusted discount ratio
- Sensitivity ratio
- Certainty equivalent coefficient
- Coefficient of variation

Open-ended questions provide primarily ______ data

- Qualitative data
- Confirmatory data
- Predictive data
- None of the above

A transaction where financial securities are issued against the cash flow generated from a pool of assets is called:-

- Total Return Swaps
- Securitization
- Credit Linked Notes
- Credit Default Swaps

What is the median of the following set of scores?

18, 6, 12, 10, 14 ?

- 14
- 12
- 10
- 18

When a loan will be NPA?

- Bill remains overdue for more than 90 days
Interest and/or loan installment overdue for more than 90 days
Account is out of order for more than 90 days in case of overdraft/cash credit.
All of the above.

30 of 100
The statistical tool used to measure a company's risk is:-
- Variance
- Mode
- Mean
- Co-variance

31 of 100
The process of drawing a sample from a population is known as __________
- Census
- Survey research
- Sampling
- None of the above

32 of 100
A graph that uses vertical bars to represent data is called a _____
- Line graph
- Scatterplot
- Vertical graph
- Bar graph

33 of 100
Profitability index is the ratio of:-
- Present value of cash flow to IRR
- Net present value cash flow to initial investment
- Present value of cash flow to initial investment
- Net present value of cash flow to IRR

34 of 100
Which of the following capital budgeting methods has the value additive property?
- Payback period
35 of 100
147 PU_2015_105
The standard deviation is:-
☐ The square root of the variance
☐ An approximate indicator of how numbers vary from the mean
☐ A measure of variability
☐ All of the above

36 of 100
171 PU_2015_105
A task Force has recommended the creation of a National Fund for Strategic Agriculture. Who headed this Task Force?
☐ Sharad Pawar
☐ M.S. Swaminathan
☐ P. Chidambaram
☐ None of the above

37 of 100
120 PU_2015_105
Section 32 of Income Tax Act 1961 deal __________.
☐ Dividend
☐ Depreciation
☐ Reserve
☐ Provision

38 of 100
143 PU_2015_105
___________ is a set of elements taken from a larger population according to certain rules
☐ Statistic
☐ Element
☐ Sample
☐ Population

39 of 100
202 PU_2015_105
Which of the following cannot be a consideration in forming a dividend policy?
Shareholders expectation
Access to capital market
Stable dividends
Capital

40 of 100
104 PU_2015_105
The value of the bond depends on:-
Years to maturity
Expected yield to maturity
The coupon rate
All the above

41 of 100
103 PU_2015_105
Default risk is lower in:-
ICICI Bonds
IDBI Bonds
Treasury bills
Government bonds

42 of 100
150 PU_2015_105
The ________ is often the preferred measure of central tendency if the data are severely skewed.
Mean
Median
Range
Mode

43 of 100
101 PU_2015_105
The financial risk considers the difference between the:-
Revenue- EAI
Revenue- EBIT
EAIT-EAI
EBIT-EBT

44 of 100
153 PU_2015_105
In the New Industrial Policy 1991, the government had clarified that it would permit 100% foreign equity in high priority industries in case.

- Entire output was exported
- Produced goods should not be luxury goods
- Such industries would not use imported goods in the production process
- None of the above

45 of 100
154 PU_2015_105
SDRs are popularly known as:-

- Paper Gold
- Currency Notes
- Silver Coin
- Gold Coin

46 of 100
105 PU_2015_105
When interest rates go up, prices of fixed interest bonds:-

- Go up
- Go down
- Remain unchanged
- It will go up certain time then it will come down

47 of 100
174 PU_2015_105
Transaction of Internet Banking excludes:-

- Transfer of funds from one account to another account
- Withdrawal of cash anywhere in India.
- Balance enquiry
- Statement of account for a specific period

48 of 100
122 PU_2015_105
The expectations theory states that the forward interest rate is the:-

- Expected future spot rate
- Always greater than the spot rate
- Yield to maturity
- None of these option

49 of 100
The situation in which a seller takes the maximum price which the consumer is willing to pay for the product is called:

- Skimming Pricing
- Penetration Pricing
- What the traffic can bear
- None of the above

50 of 100

Long term agricultural finance is provided by:

- Land development bank
- Land mortgage bank
- Agricultural co-operation bank
- None of these

51 of 100

Which of the following software has applications in both Mathematics and Statistics?

- SPSS
- R
- SAS
- None of the above

52 of 100

Large Government borrowing can cause yield curve to shift upward:

- Remains same
- Difficult to say
- False
- True

53 of 100

Deregulation and globalization of the financial markets increase the volatility in:

- Exchange rates
- Prices of financial assets
- Interest rates
- All of the above
The Market value of the firm is the results of:-
- Capital Budgeting Decision
- Dividend Decisions
- Trade-off between risk and return
- Trade-off between cost and risk

Donation to National Children's fund will come in which of the following deduction under sec. 80G of Income Tax Act, 1961
- 100 percent deduction subject to qualifying limit
- 100 percent deduction without any qualifying limit
- 50 percent deduction subject to qualifying limit
- 50 percent deduction without any qualifying limit.

Systemic risk is the risk due to:-
- Failure of two banks simultaneously due to bankruptcy of one bank
- Failure of a bank, which is not adhering to regulations
- Failure of entire banking system
- Where a group of banks fail due to contagion effect

The full form of DAGMAR is:-
- Defining Advertising Goals for Measured Advertising Results
- It is a quality mark
- Drastic Advertising Goals Measurement and Results
- None of these

___________ are used when you want to visually examine the relationship between two quantitative variables
- Scatterplots
- Line graphs
- Bar graphs
Which sector produced non-importable commodity?

- Railway
- Roadways
- Electricity
- Both (a) and (b)

Identify the uncontrollable risk of a company

- Cut in subsidy
- Technological obsolescence
- Labour problem
- Increase in loan service charges

Return on equity is equal to:-

- Earnings per share/book equity per share
- Book value/earnings per share
- Price/earnings per share
- 1 Xpayout ratio

What is the defining characteristic of experimental research?

- manipulation of the independent variable
- resistance to manipulation
- the use of open-ended questions
- focuses only on local problems

Gross Domestic Product is a logical factor to analyze the economy in picking up a stock because it indicates:

- Status of the economy
- Market value of assets
64 of 100
222 PU_2015_105
The current price is Rs.100, the required rate of return is 20% and the dividend paid on a share of Rs.10 face value is Rs.3. What is the expected growth rate?
- 18%
- 16%
- 17%
- 15%

65 of 100
248 PU_2015_105
A variable that is presumed to cause a change in another variable is called a (n):-
- dependent variable
- categorical variable
- intervening variable
- independent variable

66 of 100
223 PU_2015_105
Suppose a preferred stock's annual dividend is of Rs.3 and required rate of return is 15 per cent, what is its worth today?
- Rs.20
- Rs.25
- Rs.15
- Rs.30

67 of 100
221 PU_2015_105
Mr. X expects 20 per cent return from his investment. The dividend from the Y stock is Rs 2.0 and the present price is Rs.50. What should be the future price of the stock?
- Rs 60.0
- Rs 55.33
- Rs 58.0
- Rs 63.33

68 of 100
229 PU_2015_105
An interest rate swap involves a division of the spread differential. This division is done on the following basis:-
Based on negotiations
Based on the prevailing interest rates.
The higher credit rated company gets a proportionately higher share
Equally

69 of 100
242 PU_2015_105
Which one of the following represents a potential agency problem?
- paying a management bonus based on the number of employees managed
- paying all company earnings out to shareholders in the form of dividends
- adherence to the Sarbanes-Oxley Act in 2002
- hiring a manager and compensating her with shares of company stock

70 of 100
228 PU_2015_105
Currency swaps involving US$ and Indian rupees are done by:-
- Making receiving net payments in terms of swap in the currency agreed to with the intermediary bank
- Payments made in US$ and receipts in Indian rupee
- Payments made in Indian rupee and receipts in US$
- None of the above

71 of 100
227 PU_2015_105
Currency swaps are done:-
- For exploiting interest rate differences
- For meeting needs of currency exposure
- None of the above is right
- Both (a) and (b) are right

72 of 100
240 PU_2015_105
Minimum Alternative Tax deals the Section _________
- 115IB
- 115P
- 115JB
- 115O

73 of 100
246 PU_2015_105
Which of the following best describes quantitative research?
☐ research that is exploratory
☐ the collection of non numerical data
☐ research that attempts to generate a new theory
☐ an attempt to confirm the researcher's hypotheses

74 of 100
220 PU_2015_105
The government made a cut in the interest rate by 25 basis points. This means there is a change of:-
☐ 25%
☐ 0.25%
☐ 0.025%
☐ 2.5%

75 of 100
241 PU_2015_105
Landing Charges is calculated on the basis of ____________.
☐ FOB
☐ Selling Price
☐ CIF
☐ Above All

76 of 100
225 PU_2015_105
An interest rate swap with a swap quote involves:-
☐ Payment of fixed rate interest or vice versa
☐ Will succeed regardless of interest rate movements
☐ Depositing a notional principal and getting a loan against it
☐ None of the above is right

77 of 100
226 PU_2015_105
An interest rate swap is possible:-
☐ When the spreads are not uniform
☐ When interest rates are rising
☐ When the fixed rate is more than the floating rate
☐ When the floating rate is more than the fixed rate

78 of 100
247 PU_2015_105
A condition or characteristic that can take on different values or categories is called ____
☐ a cause-and-effect relationship
☐ a variable
☐ a constant
☐ a descriptive relationship

79 of 100
244 PU_2015_105
Which of the following statements is most consistent with expectations theory?
☐ If short-term rates are equal to long-term rates, then investors must be expecting short-term rates to rise
☐ If short-term rates are higher than long-term rates, then investors must be expecting short-term rates to rise
☐ If short-term rates are lower than long-term rates, then investors must be expecting short-term rates to rise
☐ None of these options

80 of 100
243 PU_2015_105
You are a charitable organization that plans to provide $100,000 per year in perpetuity to needy children. How much would a donor need to provide today to fund this goal? Assume that the first payment out of the charitable organization will start one year from today. The interest rate is 10%.
☐ $10,000,000
☐ $1,000,000
☐ $100,000
☐ $111,000

81 of 100
279 PU_2015_105
Section 40 (b) of Income Tax Act 1961 deals with __________.
☐ Remuneration to Partners
☐ Depreciation
☐ Assessment
☐ Business Income

82 of 100
262 PU_2015_105
Mr.A is a daring portfolio manager. He wants to increase the return of his portfolio. He should choose stocks from a:-
☐ Industry in the maturity period
☐ Defensive industry
☐ Industry with more export potential
Industry at a growth stage

83 of 100
261 PU_2015_105
A stock of Rs.10 face value has declared 35% dividend for the current year. The stock is currently selling for Rs.40. What is its dividend yield?

☐ 8.5%
☐ 70%
☐ 8.75%
☐ 35%

84 of 100
296 PU_2015_105
When referencing other works you have cited within the text of the report you should:-

☐ Use an asterisk and a footnote
☐ Use the author, date citation method
☐ State the first and last name of the author
☐ Insert the complete citation in parenthesis

85 of 100
298 PU_2015_105
Which of the following sampling methods is the best way to select a group of people for a study if you are interested in making statements about the larger population?

☐ Random sampling
☐ Quota sampling
☐ Convenience sampling
☐ Purposive sampling

86 of 100
275 PU_2015_105
Which district is coming under category B industrial backward district as per income tax act?

☐ Wayanad
☐ Jaisalmer
☐ Nalanda
☐ Vaishali

87 of 100
263 PU_2015_105
If the company’s net profit is Rs.240 million and equity capital Rs.240 million with the face value of shares equivalent to Rs.2, what is the earning per share?

☐ Rs.1
88 of 100
278 PU_2015_105
Under the Custom Act Section 25 (1) dealing ________.
☐ Classification
☐ Demand
☐ Exemptions
☐ Refund

89 of 100
277 PU_2015_105
Section 35AD is applicable to which Business sector?
☐ Shipping
☐ Textile
☐ Software
☐ Housing Project

90 of 100
276 PU_2015_105
Show Cause Notice is a concept relating to:-
☐ Appeal
☐ Refund
☐ Rebate of excise duty
☐ Demand

91 of 100
282 PU_2015_105
If the average annual rate of return for common stocks is 13% and 3.8% for treasury bills, what is the average market risk premium?
☐ 13%
☐ 10%
☐ 9.2%
☐ 3.8%

92 of 100
268 PU_2015_105
A debenture of face value of As. 100 carries a coupon of 15%. If the current yield is 12.5%. What is the current market price?
93 of 100
283 PU_2015_105
A company cost of capital is quoted as 8%. The book value of debt and equity was used in the calculation. Which of the following adjustments to the calculation is most likely to cause an increase in the cost of capital?
- Market value of debt and equity are both used
- Market value of equity is used
- There will be no change
- Market value of debt is used

94 of 100
284 PU_2015_105
A firm has an average investment of $1,000 during the year. During the same time the firm has an after tax earnings of $120. If the cost of capital is 10%, what is the EVA?
- $55
- $20
- $120
- $100

95 of 100
265 PU_2015_105
A bank suffers loss due to adverse market movement of a security. The security was however held beyond the defeasance period. What is the type of the risk that the bank has suffered?
- Operational Risk
- Market Liquidation Risk
- Market Risk
- Credit Risk

96 of 100
264 PU_2015_105
Degree of financial leverage (DFL) expresses the relationship between:-
- EPS and EBIT
- EPS and EAIT
- EPS and P/E
- EPS and sales
Which of the following techniques can be used to manage earnings?
- Defer positive NPV projects
- Decrease discretionary spending in R&D
- Reject positive NPV projects
- All of these options

What would happen (other things equal) to a confidence interval if you calculated a 99 percent confidence interval rather than a 95 percent confidence interval?
- It will be narrower
- The sample size will increase
- It will not change
- It will become wider

A company declares Rs.2/- dividend on the equity share of face value of Rs. 5/-.

The share is quoted in the market at Rs.80/- the dividend yield will be ________
- 4%
- 2.5%
- 40%
- 20%

The protest is relating to ________.
- Income Tax
- VAT
- Custom Duty
- Excise Duty