

PU Ph D Commerce

1 of 100

204 PU_2015_105

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

2 of 100

183 PU_2015_105

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

3 of 100

184 PU_2015_105

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

4 of 100

146 PU_2015_105

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

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

5 of 100

144 PU_2015_105

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%, then 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

11 of 100

121 PU_2015_105

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

12 of 100

175 PU_2015_105

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)

13 of 100

123 PU_2015_105

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

14 of 100

197 PU_2015_105

Interest Rate Risk is a:-

- Internal Risk
- Unsystematic Risk
- Systematic Risk
- None of the above

15 of 100

205 PU_2015_105

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

20 of 100

188 PU_2015_105

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

21 of 100

186 PU_2015_105

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)

22 of 100

196 PU_2015_105

SHCIL performs:-

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

23 of 100

207 PU_2015_105

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

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

24 of 100

142 PU_2015_105

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

- Purposive
- Quota
- Convenience

- Cluster

25 of 100

195 PU_2015_105

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

26 of 100

140 PU_2015_105

Open-ended questions provide primarily _____ data

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

27 of 100

107 PU_2015_105

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

28 of 100

145 PU_2015_105

What is the median of the following set of scores?

18, 6, 12, 10, 14 ?

- 14
- 12
- 10
- 18

29 of 100

173 PU_2015_105

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 order for more than 90 days in case of overdraft/cash credit.
- All of the above.

30 of 100

102 PU_2015_105

The statistical tool used to measure a company's risk is:-

- Variance
- Mode
- Mean
- Co-variance

31 of 100

141 PU_2015_105

The process of drawing a sample from a population is known as _____

- Census
- Survey research
- Sampling
- None of the above

32 of 100

148 PU_2015_105

A graph that uses vertical bars to represent data is called a _____

- Line graph
- Scatterplot
- Vertical graph
- Bar graph

33 of 100

125 PU_2015_105

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

124 PU_2015_105

Which of the following capital budgeting methods has the value additive property?

- Payback period

- IRR
- Discounted payback period
- NPV

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 way exported
- Produced goods should not be luxury goods
- Such industries would not use imported good 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

203 PU_2015_105

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

200 PU_2015_105

Long term agricultural finance is provided by:-

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

51 of 100

187 PU_2015_105

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

- SPSS
- R
- SAS
- None of the above

52 of 100

106 PU_2015_105

Large Government borrowing can cause yield curve to shift upward:-

- Remains same
- Difficult to say
- False
- True

53 of 100

199 PU_2015_105

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

- Exchange rates
- Prices of financial assets
- Interest rates
- All of the above

54 of 100

198 PU_2015_105

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

55 of 100

172 PU_2015_105

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.

56 of 100

109 PU_2015_105

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

57 of 100

201 PU_2015_105

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

58 of 100

149 PU_2015_105

_____ are used when you want to visually examine the relationship between two quantitative variables

- Scatterplots
- Line graphs
- Bar graphs

- Pie graphs

59 of 100

156 PU_2015_105

Which sector produced non-importable commodity?

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

60 of 100

100 PU_2015_105

Identify the uncontrollable risk of a company

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

61 of 100

245 PU_2015_105

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

62 of 100

249 PU_2015_105

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

63 of 100

224 PU_2015_105

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

- Inflation
- Condition of the stock market

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

- Rs.3
- Rs.2.5
- Rs.2

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?

- Rs.125
- Rs.120
- Rs.150
- Rs.100

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

97 of 100

285 PU_2015_105

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

98 of 100

297 PU_2015_105

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

99 of 100

267 PU_2015_105

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%

100 of 100

281 PU_2015_105

The protest is relating to _____.

- Income Tax
- VAT
- Custom Duty
- Excise Duty