

146 PU Ph D Banking Technology

1 of 200

137 PU_2016_146_BT IT_E

In which type of ciphers the encryption depends on current state?

- Current cipher
- Block cipher
- Stream cipher
- Link cipher

2 of 200

144 PU_2016_146_BT IT_E

Which of the following does not belong to database design model?

- Hierarchical Model
- Network Model
- Distributed Model
- Relational Model

3 of 200

101 PU_2016_146_BT IT_E

To represent a function in a truth table we need a list of the _____ combinations of the n binary variables.

- 2^n
- $2n$
- n^n
- $n \times n$

4 of 200

164 PU_2016_146_BT IT_E

Which of the following is a type of object-oriented middleware?

- RPC
- Peer-to_Peer
- ORB
- MOM

5 of 200

185 PU_2016_146_BT IT_E

Security Log is used to:-

- achieve security
- achieve confidentiality
- carry out audit trail

- achieve privacy

6 of 200

176 PU_2016_146_BT IT_E

The size of a structure can be determined by:-

- (i) size of variable name
- (ii) size of (struct tag)

- Neither (i) nor (ii)
- Only (ii)
- Both (i) and (ii)
- Only (i)

7 of 200

208 PU_2016_146_BT IT_E

Total Branch Automation is also called as _____.

- E Banking
- Mobile Banking
- Local Banking
- Anywhere Banking

8 of 200

217 PU_2016_146_BT IT_E

In order to model the relationship "a hotel room has television ", between Hotel room and Television, you could use:-

- Realization
- Composition
- Aggregation
- Association

9 of 200

168 PU_2016_146_BT IT_E

Which interrupt is used for handling system errors?

- INTR
- RST7.5
- TRAP
- RST6.5

10 of 200

181 PU_2016_146_BT IT_E

Data is:-

- Unprocessed Input

- Manipulated Input
- Computer Output
- Printed Report

11 of 200

200 PU_2016_146_BT IT_E
SSL works in _____ layer.

- Data link
- Application
- Network
- Session

12 of 200

205 PU_2016_146_BT IT_E
Which of the following is/are internal reasons for project failure?

- A steep rise in inflation and the exchange rates
- Failure to raise required funds on time due to the high level of interest rate
- Non-availability of equipment in time due to its use by other departments of the organization
- A steep fall in inflation and the exchange rates

13 of 200

124 PU_2016_146_BT IT_E
Which one of the following statements is true?

- Both time and space efficiencies are measured as functions of the algorithm input size
- Only time efficiencies are measured as a function of the algorithm input size
- 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

14 of 200

165 PU_2016_146_BT IT_E
Steganography is related to:-

- Information Integrity
- Information Hiding
- Authentication
- Access Control

15 of 200

173 PU_2016_146_BT IT_E
Google Chrome is a/an _____.

- Browser

- Document Viewer
- Document Creator
- E-Mail Client

16 of 200

149 PU_2016_146_BT IT_E

In a compiler, keywords of a language are recognized during:-

- parsing of the program
- the code generation
- the lexical analysis of the program
- dataflow analysis

17 of 200

172 PU_2016_146_BT IT_E

OpenGL is a/an _____.

- Computer Part
- User Interface Tool
- Web browser
- Graphics library

18 of 200

212 PU_2016_146_BT IT_E

E-commerce increases competition by:-

- Marketing the traditional products
- erasing geographical boundaries
- empowering owners
- By creating attractive websites

19 of 200

213 PU_2016_146_BT IT_E

Which is not the benefit of ERP systems?

- "Best practices" included in the applications
- Improved data standardization and accuracy across the enterprise
- The efficiency gained in the individual departments
- Effective utilization of enterprise resources

20 of 200

204 PU_2016_146_BT IT_E

The most popularly used Defect classification and Analysis Tool are:-

- Dog bone Diagram

- Direct Acyclic Graph
- Breakeven Analysis
- Pareto Analysis & Fish bone Diagrams

21 of 200

216 PU_2016_146_BT IT_E

Which statement does not take into account the available resource of an organization?

- Neither Vision nor Policy
- Policy
- Vision and Policy
- Vision

22 of 200

188 PU_2016_146_BT IT_E

A media access control technique for multiple access transmission media is:-

- Attenuation
- Angle Modulation
- Aloha
- Amplitude

23 of 200

113 PU_2016_146_BT IT_E

Binding the same name to multiple operations whose signatures differ in number or types of arguments?

- Package
- Origin class
- Object model
- Overloading

24 of 200

104 PU_2016_146_BT IT_E

The XOR gates are ideal for testing parity because even-parity words produce a/an _____ output and odd-parity words produce a/an _____ output.

- low, high
- high, low
- odd, even
- even, odd

25 of 200

145 PU_2016_146_BT IT_E

Testing method that is normally used as the acceptance test for a software system is:-

- Regression testing
- Unit testing
- Integration testing
- Requirement testing

26 of 200

132 PU_2016_146_BT IT_E

Let E1 and E2 be two entities in an ER diagram with simple single-valued attributes. R1 and R2 are two relationships between E1 and E2, where R1 is one-to-many and R2 is many-to-many. R1 and R2 do not have any attributes of their own. What is the minimum number of tables required to represent this situation in the relational model?

- 3
- 2
- 4
- 5

27 of 200

153 PU_2016_146_BT IT_E

In fork() system call, the return value to the parent process and the child process are respectively:-

- PID of child, PID of parent process
- PID of parent process, PID of child
- PID of child process, 0
- PID of child process, 1

28 of 200

116 PU_2016_146_BT IT_E

The two statements that can be used to change the flow of control are:-

- switch and do-while
- if and switch
- break and continue
- if and while

29 of 200

189 PU_2016_146_BT IT_E

Error detection at the data link level is achieved by:-

- Equalization
- Cyclic Redundancy codes
- Bit Stuffing
- Hamming codes

30 of 200

161 PU_2016_146_BT IT_E

Specially trained police officials can analyze the evidences of a case by using devices through computers instead of manually. This technology is known as _____.

- Forecasting
- Robotics
- Simulation
- Computer forensics

31 of 200

120 PU_2016_146_BT IT_E

If the array representation of a circular queue contains only one element then:-

- front = rear - 1
- front = rear
- front = rear = NULL
- front = rear + 1

32 of 200

109 PU_2016_146_BT IT_E

Dynamic RAM consumes _____ power and is _____ than the Static RAM.

- less, faster
- more, slower
- less, slower
- more, faster

33 of 200

193 PU_2016_146_BT IT_E

An independent data mart:-

- is filled with data from the operational environment, without a data warehouse
- is outsourced for its design and implementation
- has no overlapping data with the decision support data warehouse
- is designed from the analysis of an independent consultant

34 of 200

140 PU_2016_146_BT IT_E

The SRC attribute is used to point to a/an _____ of the image.

- URL
- file
- folder
- pixel /

35 of 200

117 PU_2016_146_BT IT_E

A sorting technique is called stable if _____.

- it takes $O(n \log n)$ time
- it takes $O(n)$ space
- it uses divide and conquer paradigm
- it maintains the relative order of occurrence of non-distinct elements

36 of 200

156 PU_2016_146_BT IT_E

What is a kernel-level thread?

- I. Threads that are spawned by OS Kernel
- II. Threads that are launched by user by directly accessing the kernel

- Neither I nor II
- Both I and II
- I only
- II only

37 of 200

192 PU_2016_146_BT IT_E

An operational system is which of the following?

- A system that is used to support decision making and is based on current data
- A system that is used to run the business in real time and is based on historical data
- A system that is used to support decision making and is based on historical data.
- A system that is used to run the business in real time and is based on current data

38 of 200

197 PU_2016_146_BT IT_E

In a DFD, process is represented as:-

- labeled diamond
- labeled straight line
- folder icons
- labeled circles

39 of 200

112 PU_2016_146_BT IT_E

If a class R is derived from class Q, which is derived from class P, all though public inheritance, then a class R member function can access _____.

- protected data in P and Q
- private data in P and Q

- protected and public data only in R
- protected and public data only in R and Q

40 of 200

133 PU_2016_146_BT IT_E

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

Student (Rollno, name, address)

Enroll (Rollno, courseno, courseno)

Where the primary keys are shown underline. 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?

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

41 of 200

148 PU_2016_146_BT IT_E

The input of the code generator is a:-

- Tree at lexical level
- Sequence of assembly language instructions
- Sequence of machine idioms
- Tree at semantic level

42 of 200

105 PU_2016_146_BT IT_E

The 1's complement of binary number 11010 is _____.

- 11101
- 00010
- 00101
- 00110

43 of 200

201 PU_2016_146_BT IT_E

PGP have the concept of:-

- Cryptographic Privacy and Authentication
- Cryptographic Privacy
- Neither Cryptographic Privacy nor Authentication

- Authentication

44 of 200

160 PU_2016_146_BT IT_E

_____ is the science of designing the job, equipment, and workplace to fit the worker.

- Human Computer Interaction
- Ergonomics
- Usability Engineering
- Behavioral Engineering

45 of 200

157 PU_2016_146_BT IT_E

Which of the following is/are reason(s) for blocking a running process?

- I. A call from the running program to a procedure that is a part of OS code
- II. A running process may initiate an I/O operation
- III. A user may block a running process

- III only
- I and II only
- I and III only
- II and III only

46 of 200

209 PU_2016_146_BT IT_E

Acronym for SWIFT is:-

- Society for Worldwide Interbank Financial Telecommunication
- Society for Worldwide Intercontinental bank Financial Telecommunication
- Society for Worldwide Interbank Financial Transaction
- Society for Worldwide Intercontinental Financial Transaction

47 of 200

128 PU_2016_146_BT IT_E

Which of the following algorithm always yields a correct solution for a graph with non-negative weights to compute shortest paths?

- Prim's algorithm
- Huffman tree
- Kruskal's algorithm
- Dijkstra's algorithm

48 of 200

121 PU_2016_146_BT IT_E

A linear list in which elements can be added or removed at either end but not in the middle is _____.

- dequeue
- array
- tree
- queue

49 of 200

141 PU_2016_146_BT IT_E

Transaction T1 has 5 instructions. Transaction T2 has 3 instructions. The number of serial transactions will be:-

- 56
- 15
- 2
- 8

50 of 200

125 PU_2016_146_BT IT_E

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

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

51 of 200

136 PU_2016_146_BT IT_E

A relation will be in 2NF, if we:-

- remove partial dependency
- have overlapping candidate key
- remove transitive dependency
- remove repeating groups

52 of 200

177 PU_2016_146_BT IT_E

```
void main()
{
    int a=10,b=20;
    char x=1,y=0;
    if(a,b,x,y)

    {
        printf("EXAM");
    }
}
```

- Nothing is printed
- Compiler Error
- EXAM is printed
- exam is printed

53 of 200

184 PU_2016_146_BT IT_E

In a Financial information system the following type of information is strategic:-

- Data on credit transactions and debit transactions
- Introducing a new delivery channel such as Mobile Commerce
- Opening a new account
- Preparing customer bill

54 of 200

152 PU_2016_146_BT IT_E

The parse tree is constructed and then it is traversed and the semantic rules are evaluated in a particular order by a:-

- Bottom up translation
- Top down translation
- Phase tree method
- Recursive evaluator

55 of 200

180 PU_2016_146_BT IT_E

```
#include<stdio.h>
main()
{
char *pDestn,*pSource="Pondicherry University";
pDestn=malloc(strlen(pSource));
strcpy(pDestn,pSource);
printf("%s",pDestn);
free(pDestn);
}
```

- prints Pondicherry University
- free() fails
- strcpy() fails
- malloc() fails

56 of 200

108 PU_2016_146_BT IT_E

Programming in a language that actually controls the path of signals or data within the computer is called _____.

- systems programming
- machine language programming
- assembly language programming
- micro programming

57 of 200

169 PU_2016_146_BT IT_E

What are software interrupts?

- RST 5.5 - 7.5
- INTR
- TRAP
- RST 0 - 7

58 of 200

196 PU_2016_146_BT IT_E

What is the key term applied during software design phase?

- Domain Class Design
- Use case Analysis
- Software Architecture
- Cost estimation

59 of 200

129 PU_2016_146_BT IT_E

HTML has language elements which permit certain actions other than describing the structure of the web document. Which one of the following actions is NOT supported by pure HTML (without any server or client side scripting) pages?

- Embed web objects from different sites into the same page
- Automatically redirect to another page upon download
- Refresh the page automatically after a specified interval
- Display the client time as part of the page

60 of 200

100 PU_2016_146_BT IT_E

The m-bit parallel adder consists of _____.

- $m / 2$ full adders
- $(m + 1)$ full adders
- $m - 1$ full adders

- m full adders

61 of 200

243 PU_2016_146_BT IT_M

How many address lines are needed to address each machine location in a 2048 x 4 memory chip?

- 10
- 8
- 11
- 12

62 of 200

251 PU_2016_146_BT IT_M

```
procedure zzz
a : integer;
b : integer;
procedure aaa(x,y)
begin
  y = y + b;
  x = b + x;
  b = x + b;
  a = y;
end aaa;
begin
  a = 2; b = 7;
  aaa(a,b);
  write(a); write(b);
end zzz;
```

Find the output of procedure zzz if call-by-reference parameter-passing method is used.

- 30,30
- 2, 9
- 2, 7
- 9, 14

63 of 200

254 PU_2016_146_BT IT_M

On an entity-relationship diagram, a diamond represents a(n):-

- entity
- relationship
- data flow
- multivalued attribute

64 of 200

236 PU_2016_146_BT IT_M

Enterprise Java Beans is an example of _____.

- Object Oriented Middleware
- Process Oriented Middleware
- Transaction Oriented Middleware
- Message Oriented Middleware

65 of 200

224 PU_2016_146_BT IT_M

What is/are measure(s) for the efficiency of an algorithm?

- Time
- Time and Space
- Neither Time nor Space
- Space

66 of 200

220 PU_2016_146_BT IT_M

WIPO takes care of:-

- Intellectual Property
- Information Protection
- Internet Protection
- Information Integrity

67 of 200

242 PU_2016_146_BT IT_M

Which of the following is (are) true about virtual memory systems that use pages?

- I. The virtual address space can be larger than the amount of physical memory.
- II. Programs must be resident in main memory throughout their execution.
- III. Pages correspond to semantic characteristics of the program.

- I & III
- II only
- I & II
- I only

68 of 200

225 PU_2016_146_BT IT_M

The complexity of binary search algorithm is:-

- $O(n \log n)$
- $O(n)$
- $O(n^2)$

- $O(\log n)$

69 of 200

231 PU_2016_146_BT IT_M

Market basket analysis is used in the following applications:-

- Web site layout
- Inventory Planning
- Indirect marketing
- Sales planning

70 of 200

229 PU_2016_146_BT IT_M

Which is not a data mining technique?

- Case-based reasoning
- Rule discover
- Support Vector Machine
- Finite Automata

71 of 200

233 PU_2016_146_BT IT_M

Which of the following medical activity was made possible by computers?

- X Ray
- Vaccination
- Brain scan
- Open Heart Surgery

72 of 200

249 PU_2016_146_BT IT_M

Which of the following statements about a remote procedure call is true?

- It can not return a value
- It can not pass parameters by reference
- It can not call procedures implemented in different languages
- It can not call procedures implemented in different machines

73 of 200

252 PU_2016_146_BT IT_M

The primary deliverable from the conceptual data modeling step within the analysis phase is:-

- an entity-relationship diagram
- a decision table
- Structured English

- a state-transition diagram

74 of 200

227 PU_2016_146_BT IT_M

Which of the following data structure is a linear data structure?

- Arrays
- Arrays and Linked lists
- Neither Arrays nor linked lists
- Linked lists

75 of 200

244 PU_2016_146_BT IT_M

By default word documents print in _____ mode.

- Page
- Print View
- Landscape
- Portrait

76 of 200

221 PU_2016_146_BT IT_M

Which of the following is not a part of IPR?

- Steganography
- Watermark
- Trademark
- Patents

77 of 200

222 PU_2016_146_BT IT_M

Which is not an application logic component in a client server system?

- Network
- Data Middleware
- Process
- Presentation

78 of 200

246 PU_2016_146_BT IT_M

Outlook Express is a/an:-

- Graphics Editor
- Browser
- E-Mail Client

- Document Viewer

79 of 200

239 PU_2016_146_BT IT_M

Bio-Authentication is based on;-

- What you do
- What you are
- What you have
- What you know

80 of 200

241 PU_2016_146_BT IT_M

Which of the following registers is used to keep track of address of the memory location where the next instruction is located?

- Instruction register
- Program counter
- Memory address register
- Memory data register

81 of 200

274 PU_2016_146_BT IT_D

What happens in session routing?

- User's session variables are managed by the network layer
- Route remains same throughout the user session
- Provides special routes for important packets
- Packets change their route for optimization sake during user session

82 of 200

279 PU_2016_146_BT IT_D

One of the header fields in an IP datagram is the Time To Live (TTL) field. Which of the following statements best explains the need for this field?

- It can be used to prioritize packets
- It can be used to prevent packet looping
- It can be used to optimize throughput
- It can be used to reduce delays

83 of 200

266 PU_2016_146_BT IT_D

A multi level page table is preferred in comparison to a single-level page table for translating virtual address to physical address because:-

- It is required by the translation look-aside buffer
- It reduces the memory access time to read or write a memory location
- It helps to reduce the number of page faults in page replacement algorithms
- It helps to reduce the size of page table needed to implement the virtual address space of a process

84 of 200

286 PU_2016_146_BT IT_D

Let M be the message to be encrypted, E be Encryption key and N be the product of two random prime numbers, then what is the cipher text using RSA algorithm?

- $C = N^E \bmod M$
- $C = M^E \bmod N$
- $C = E^M \bmod N$
- $C = E^N \bmod M$

85 of 200

282 PU_2016_146_BT IT_D

Consider the expression

$((4+2*3+7)+8*5)$. The polish postfix notation for this expression is:-

- $42+37+*85*+$
- $423*+7+85*+$
- $42+37+85**+$
- $423*+7+8+5*$

86 of 200

299 PU_2016_146_BT IT_D

The coupling between different modules of a software is categorized as follows:-

- I. Content coupling
- II. Common coupling
- III. Control coupling
- IV. Stamp coupling
- V. Data coupling

Coupling between modules can be ranked in the order of strongest (least desirable) to weakest (most desirable) as follows:-

- V - IV - III - II - I
- I - III - V - II - IV
- I - II - III - IV - V
- IV - II - V - III - I

87 of 200

298 PU_2016_146_BT IT_D

A 40 KDSI embedded program for teleprocessing is to be developed. Estimate the time required for the project using basic COCOMO model.

- 18pm
- 14pm
- 16pm
- 12pm

88 of 200

275 PU_2016_146_BT IT_D

Let A = 2, B = 3, C = 4 and D = 5, what is the final value of the prefix expression: + * AB - CD

- 10
- 5
- 5
- 10

89 of 200

291 PU_2016_146_BT IT_D

Consider a Java program and the SLOC is given as 1000.

```
Class A
{
  int x(int a);
  int y(int b);
  int z(int c);
}
```

What is the modularity?

- 0.001
- 0.004
- 0.002
- 0.003

90 of 200

267 PU_2016_146_BT IT_D

Disk scheduling involves deciding:-

- the physical location when files should be accessed in the disk
- the order in which disk access requests must be serviced
- disk access time and an unused space
- which disk should be accessed next

91 of 200

262 PU_2016_146_BT IT_D

The transport layer protocols used for real time multimedia, file transfer, DNS and email respectively are:-

- UDP, TCP, TCP and UDP
- TCP, UDP, UDP and TCP
- TCP, UDP, TCP and UDP
- UDP, TCP, UDP and TCP

92 of 200

278 PU_2016_146_BT IT_D

Given the following statements:-

S1 : A foreign key declaration can always be replaced by an equivalent check assertion in SQL.
S2: Given the table R(a,b,c) where a and b together form the primary key, the following is a valid table definition.

```
CREATE TABLE S (  
a INTEGER,  
b INTEGER,  
c INTEGER,  
PRIMARY KEY (d),  
FOREIGN KEY (a) references R)
```

Which one of the following statements is CORRECT?

- Both S₁ and S₂ are FALSE
- Both S₁ and S₂ are TRUE
- S₁ is FALSE and S₂ is TRUE
- S₁ is TRUE and S₂ is FALSE

93 of 200

287 PU_2016_146_BT IT_D

A process executes the code

```
fork();  
fork();  
fork();
```

The total number of child processes created is:-

- 3
- 4
- 8
- 7

94 of 200

263 PU_2016_146_BT IT_D

Which of the following statement is not true?

- In deadlock avoidance, the request for resources is always granted if the result state is safe

- Deadlock avoidance requires knowledge of resource requirements a priori
- Deadlock avoidance is less restrictive than deadlock prevention
- In deadlock prevention, the request for resources is always granted if the resulting state is safe

95 of 200

270 PU_2016_146_BT IT_D

Which of the below operation is applied to full-duplex mode operation of gigabit Ethernet?

- I. Traffic is allowed in both directions at any time
- II. CSMA/CD protocol is used
- III. Maximum length of cable segment used to connect stations is limited by CSMA/CD protocol

- I, II and III
- II and III
- I and II
- I and III

96 of 200

294 PU_2016_146_BT IT_D

Suppose a stack implementation supports an instruction REVERSE, which reverses the order of elements on the stack, in addition to the PUSH and POP instructions. Which one of the following statements is TRUE with respect to this modified stack?

- A queue can be implemented where ENQUEUE takes a single instruction and DEQUEUE takes a sequence of two instructions
- A queue cannot be implemented using this stack
- A queue can be implemented where ENQUEUE takes a sequence of three instructions and DEQUEUE takes single instruction
- A queue can be implemented where both ENQUEUE and DEQUEUE take a single instruction each

97 of 200

297 PU_2016_146_BT IT_D

Identify the correct order in which the following actions take place in an interactions between a web browser and a web server.

- I. The web browser requests a webpage using HTTP
- II. The web browser establishes a TCP connection with the web server
- III. The web server sends the requested webpage using HTTP
- IV. The web browser resolves the domain name using DNS

- 4,2,1,3
- 4,1,2,3
- 1,2,3,4
- 2,4,1,3

98 of 200

271 PU_2016_146_BT IT_D

For a sliding window of size $n-1$ (n sequence number) there can be maximum of how many frames sent but unacknowledged?

- 0
- $n + 1$
- n
- $n - 1$

99 of 200

290 PU_2016_146_BT IT_D

Which of the following are true?

- I. A DFD should have loops
- II. A DFD should not have crossing lines
- III. Levelled DFD is easier to understand
- IV. Context diagrams are not used in DFDs

- II and III
- II and I
- I and IV
- III and IV

100 of 200

283 PU_2016_146_BT IT_D

The available main memory for loading pages is 64 MB with a frame size of 8 Mlf pages of size 6MB, and 4MB are loaded into memory, what is the percentage of the internal fragmentation resulted?

- 37.5
- 57.5
- 42.5
- 62.45

101 of 200

131 PU_2016_146_BT_Finance_E

_____ cost are those cost which are incurred to perform the marketing functions.

- Sale of goods
- Distributing cost
- Transfer cost
- Full cost

102 of 200

215 PU_2016_146_BT_Finance_E

Which of the following does not help to increase Current Ratio?

- Sale of Investment to pay Creditors
- Issue of Debentures to pay Creditors

- Avail Bank Overdraft to buy Machine
- Issue of Debentures to buy Stock

103 of 200

167 PU_2016_146_BT_Finance_E

The first stock exchange was set up in India in:-

- Bombay
- Delhi
- Calcutta
- Madras

104 of 200

186 PU_2016_146_BT_Finance_E

A customer has been defined in:-

- Banking Regulation Act
- KYC guidelines
- Anti-Money Laundering Act
- Negotiable Instruments Act

105 of 200

191 PU_2016_146_BT_Finance_E

Every individual is _____ by their personality.

- specific
- intellectual
- systematic
- unique

106 of 200

203 PU_2016_146_BT_Finance_E

Net Profit Ratio Signifies:-

- Liquidity Position
- Big-term Solvency
- Profit for Lenders
- Operational Profitability

107 of 200

103 PU_2016_146_BT_Finance_E

National income is:-

- The net output of commodities and services flowing during a year from the country's productivity system in the hands of the ultimate consumers

- The net depreciation
- The net dividend
- The net interest

108 of 200

199 PU_2016_146_BT_Finance_E

Attributes that have a positive connotation in our culture tend to be positively related to group productivity. They include:-

- Sociability
- Convention
- Authoritarianism
- Dominance

109 of 200

126 PU_2016_146_BT_Finance_E

Hawthorne experiment done by _____.

- Dale Yoder
- Elton Mayo
- Henri Fayol
- Taylor

110 of 200

190 PU_2016_146_BT_Finance_E

Banking that is consistent with main beliefs of Shariah laws is known as:-

- priority sector banking
- development Bank
- conventional banking
- islamic banking

111 of 200

175 PU_2016_146_BT_Finance_E

Find the odd bank out from the following.

- Axis Bank
- Yes Bank
- Kodak Mahindra Bank
- Vijaya Bank

112 of 200

102 PU_2016_146_BT_Finance_E

Calculate price elasticity of demand if:-

Q1 = 4000 P1 = Rs.20

Q2 = 5000 P2 = Rs.19

- Rs. 5
- Rs. 6
- Rs. 3
- Rs. 9

113 of 200

183 PU_2016_146_BT_Finance_E

Which bank has changed its name to AXIS bank limited?

- Bank of Punjab Limited
- UTI bank limited
- Times bank
- Centurion bank

114 of 200

198 PU_2016_146_BT_Finance_E

Which theory is associated with the Aristotle statement "Men are marked out from the moment of birth to male or be ruled"?

- Great Man Theory
- Situational Theory
- Behaviour Theory
- Trait Theory

115 of 200

171 PU_2016_146_BT_Finance_E

Of the three costs relevant to a decision on inventory, which is the most difficult to estimate?

- Shortage costs
- Transportation costs
- Order costs
- Carrying Costs

116 of 200

207 PU_2016_146_BT_Finance_E

DU PONT Analysis deals with:-

- Analysis of Current Assets
- Capital Budgeting
- Analysis of Profit
- Analysis of Fixed Assets

117 of 200

146 PU_2016_146_BT_Finance_E

OPEC is an example for _____ market.

- Monopoly
- Duopoly
- Perfect competitive
- Oligopoly

118 of 200

139 PU_2016_146_BT_Finance_E

A location on the web that acts as a launching point for searching and retrieving web based information is called _____.

- On-line marketing
- Search Engine
- Scalability
- Portal

119 of 200

195 PU_2016_146_BT_Finance_E

The major disadvantage of the divisional structure is:-

- Managerial vacuum
- Duplication of activities and resources
- Diseconomies of scale
- Requires people with general managerial capabilities

120 of 200

210 PU_2016_146_BT_Finance_E

The term 'EVA' is used for:-

- Expected Value Analysis
- Engineering Value Analysis
- Economic Value Added
- Extra Value Analysis

121 of 200

159 PU_2016_146_BT_Finance_E

RBI does some open market operation transactions, when it wishes to regulate:-

- Flow of foreign direct investments
- Liquidity in economy
- Inflation
- Borrowing powers of the banks

122 of 200

106 PU_2016_146_BT_Finance_E

"The scarcity of money for public is not so much horrible as the scarcity of work". Who has stated this?

- Sardar Vallabai Patel
- Mahatma Gandhi
- Vinoba Bhave
- Jawarharlal Nehru

123 of 200

123 PU_2016_146_BT_Finance_E

Maddi's Models is a/an:-

- Personality Model
- Controlling Model
- Organization structure's Model
- Capital factor's Model

124 of 200

122 PU_2016_146_BT_Finance_E

Which is the correct combination?

- Operant Conditioning Theory - B.F.Skinner
- Theory of Conditioning - Bernard
- Stimulus Response Theory - Hoodman
- Theory of Associates - Marshall

125 of 200

202 PU_2016_146_BT_Finance_E

Growth Fund is a mutual fund that:-

- invests in fixed income securities
- invests primarily in equities
- gives fixed return
- assures growth in income

126 of 200

143 PU_2016_146_BT_Finance_E

Which of the following would be excluded from Indian GDP for 2016? The sale of:-

- A 2016 Honda Motorcycle being made in Japan
- A haircut
- Tea leaves being produced in Assam
- The value of a lawyer's services

127 of 200

118 PU_2016_146_BT_Finance_E

Which one of the following is not properties of the Big-Bob's cost curve?

- The Marginal Cost Curve crosses the average total cost curve at the minimum of Average Total Cost
- Marginal Cost eventually rises with the quantity of output
- The Average Total Cost curve is U - shaped
- The Average Total Cost curve is T shaped

128 of 200

151 PU_2016_146_BT_Finance_E

Indian banks have the maximum foreign branches in:-

- U.S.A
- U.K.
- Bangladesh
- Sri Lanka

129 of 200

178 PU_2016_146_BT_Finance_E

When do the Reserve Bank of India issues annual policy statement?

- October
- July
- April
- January

130 of 200

155 PU_2016_146_BT_Finance_E

The Human Relations Theory rejects:-

- Formal institutionalization.
- Informal functioning
- Human Motivation
- People

131 of 200

110 PU_2016_146_BT_Finance_E

In which economy, the decisions of a central planner are replaced by the decisions of millions of firms and households?

- Market economy
- Social economy
- Business economy

- Plant economy

132 of 200

158 PU_2016_146_BT_Finance_E

The imposition of a ceiling on a monopolist's price will effect:-

- Average revenue in the short-run only
- Equilibrium output and profits
- Equilibrium output only
- Profits only

133 of 200

130 PU_2016_146_BT_Finance_E

The contribution approach to pricing is based on the incremental:-

- Market force
- Cost force
- Cost principle
- Cost systems

134 of 200

170 PU_2016_146_BT_Finance_E

Burns and Stalker model for categorizing organisations by structural design uses the terms:-

- Geographic and mechanistic
- Functional and geographic
- Mechanistic and organic
- Functional and organic

135 of 200

119 PU_2016_146_BT_Finance_E

Arc Elasticity are appropriate for analysing that effect of discrete change in _____.

- Quality
- Quantity
- Cost
- Price

136 of 200

154 PU_2016_146_BT_Finance_E

Cross elasticity of complementary goods is:-

- Negative
- Zero
- High

- Infinite

137 of 200

162 PU_2016_146_BT_Finance_E

The product launched to help farmers in getting instant credit for various agricultural purposes:-

- Kisan credit card
- Personal loan
- Business loan
- ATM card

138 of 200

219 PU_2016_146_BT_Finance_E

A Current Ratio of Less than One means:-

- Current Assets < Current Liabilities
- Share Capital > Current Assets
- Current Liabilities < Current Assets
- Fixed Assets > Current Assets

139 of 200

150 PU_2016_146_BT_Finance_E

Brainstorming is used by the management for:-

- Generating alternative for problem solving
- Work allocation on the shop floor
- Training employees
- The promotion of research and development

140 of 200

166 PU_2016_146_BT_Finance_E

The famous book "The Philosophy of Management" was written by:-

- Oliver Sheldon
- F. W. Taylor
- Urwick
- Henery Fayol

141 of 200

138 PU_2016_146_BT_Finance_E

Assertion (A) : E-commerce is an emerging field, which cannot be ignored.

Reason (R): The legal framework relating to E-Commerce is yet to be crystallised.

- A is true but R is false
- Both A and R are true but R is not the correct explanation of A

- A is false and R is true
- Both A and R are true and R is the correct explanation of A

142 of 200

142 PU_2016_146_BT_Finance_E

Gross Domestic Product is the sum of the market value of the:-

- Final goods and services
- Services
- Intermediate goods
- Manufactured goods

143 of 200

135 PU_2016_146_BT_Finance_E

B2C stand for _____.

- Business to Customer
- Business to Cost
- Budget to Customer
- Budget to Cost

144 of 200

163 PU_2016_146_BT_Finance_E

Which pattern reflects a pure executive form of management?

- Line and Staff
- Committee
- Functional
- Line

145 of 200

206 PU_2016_146_BT_Finance_E

Dividend Payout Ratio is:-

- Pref. Dividend Equity Dividend
- PAT Capital
- Pref. Dividend PAT
- DPS EPS

146 of 200

111 PU_2016_146_BT_Finance_E

Calculate elasticity of demand.

Given that a 20% increase in the price of an Bread cone causes the amount of Bread you buy to fall by 40%.

- 6
- 2
- 4
- 0.5

147 of 200

107 PU_2016_146_BT_Finance_E

In which form of the market structure, a firm's control over the price of its product is almost nil?

- Imperfect Competition
- Oligopoly
- Monopoly
- Perfect Competition

148 of 200

218 PU_2016_146_BT_Finance_E

Trend Analysis helps comparing performance of a firm:-

- Over a period of firm
- With other partnership firms
- With other industries
- With other firms

149 of 200

214 PU_2016_146_BT_Finance_E

There is deterioration in the management of working capital of XYZ Ltd. What does it refer to?

- That the Profitability has gone up
- That Sales has decreased
- That debtors collection period has increased
- That the Capital Employed has reduced

150 of 200

174 PU_2016_146_BT_Finance_E

Find the mortgage loan among the following:-

- Car loan
- Educational loan
- Housing loan
- Gold loan

151 of 200

187 PU_2016_146_BT_Finance_E

Hybrid capital instruments (debt / equity) form of:-

- Tier II capital
- Tier I capital
- Paid up capital
- Preference share capital

152 of 200

194 PU_2016_146_BT_Finance_E

Which approach to decision-making under conditions of uncertainty believes that individual attitudes toward risk vary with events, with people and positions?

- Risk analysis
- Utility theory
- Risk communication
- Decision trees

153 of 200

182 PU_2016_146_BT_Finance_E

Basel II accord is mostly concerned with:-

- Central vigilance commission
- Capital adequacy ratio
- Non performing assets
- Foreign direct investment

154 of 200

179 PU_2016_146_BT_Finance_E

Which committee has recommended introduction of smart card?

- Nayak committee
- Pannirselvan committee
- Rangarajan committee
- Saraf committee

155 of 200

211 PU_2016_146_BT_Finance_E

Balanced fund is a mutual fund that:-

- Gives fixed returns
- Invests in debt and equity
- Assures income
- Assure growth

156 of 200

115 PU_2016_146_BT_Finance_E

If BEP sales is 4000 units then sales per unit will be:-

Given:

Fixed cost = Rs. 40,000
Variable cost = Rs.2 per unit
Sales price = Rs.10 per unit
Expected sales = Rs.1,50,000

- Rs.12 per unit
- Rs.30 per unit
- Rs. 15 per unit
- Rs. 16 per unit

157 of 200

114 PU_2016_146_BT_Finance_E

In a firm sells the 10 bags sugar at the following rate, what will be average revenue?

Quantity	Rate
2 bags	820 per bag
4 bags	850 per bag
3 bags	780 per bag
1 bag	800 per bag

- Rs.770
- Rs.778
- Rs.733
- Rs.278

158 of 200

127 PU_2016_146_BT_Finance_E

Human resource can be thought of as "the total knowledge, skill, creative abilities, talents, and attitudes of an organization's work force as well as the value attitudes and beliefs of the individual involved". Who gave this statement?

- Leon C. Megginson
- Philip Koteler
- D. Philopho
- Merton

159 of 200

147 PU_2016_146_BT_Finance_E

An economy that interacts with other economies is known as:-

- An open economy
- An export economy
- A friendly economy

- A balanced trade economy

160 of 200

134 PU_2016_146_BT_Finance_E

"Marketing polity is a statement of a course of action which will be followed under a given set of circumstances". Who said it?

- Paul Mazur
- Mc Carthy
- Manson and Rath
- William J. Stanton

161 of 200

225 PU_2016_146_BT_Finance_M

Which of the following statements is correct?

- Interest Coverage Ratio depends upon Tax Rate
- Increase in Net Profit Ratio means increase in Sales
- Lower Debt-Equity Ratio means lower Financial Risk
- A Higher Receivable Turnover is not desirable

162 of 200

220 PU_2016_146_BT_Finance_M

A firm has Capital of Rs. 10,00,000; Sales of Rs. 5,00,000; Gross Profit of Rs. 2,00,000 and Expenses of Rs. 1,00,000. What is the Net Profit Ratio?

- 50%
- 40%
- 10%
- 20%

163 of 200

244 PU_2016_146_BT_Finance_M

_____ is a method of renting assets.

- Hire purchase
- Lease
- Credit rating
- Hedge finance

164 of 200

256 PU_2016_146_BT_Finance_M

Suppose that there are eight possible classes under consideration for a goodness of fit. How many degrees of freedom should be used?

- 6

- 7
- 8
- It cannot be determined from the information given

165 of 200

233 PU_2016_146_BT_Finance_M

Most foreign exchange transactions are for:-

- intervention by central banks
- retail trade
- purchase of hard currencies
- interbank trades between international banks or nonbank dealers

166 of 200

237 PU_2016_146_BT_Finance_M

If one has agreed to buy foreign exchange forward:-

- you have a long position in the forward contract
- until the exchange rate moves, you haven't made money, so you're neither short nor long
- you have a long position in the spot market
- you have a short position in the forward contract

167 of 200

253 PU_2016_146_BT_Finance_M

For a two tailed test of hypotheses at $\alpha = 0.10$, the acceptance region is the entire region: =

- Between the two critical values
- Outside of the two critical values
- To the left of the positive critical value
- To the right of the negative critical value

168 of 200

249 PU_2016_146_BT_Finance_M

N.B F C stands for:-

- Non Banking Finance Companies
- Non Bulk Finance Companies
- Non Banking Financial Corporation
- Non Banking Fund Companies

169 of 200

224 PU_2016_146_BT_Finance_M

Gross Profit Ratio for a firm remains same but the Net Profit Ratio is decreasing. The reason for such behavior could be:-

- Increase in Costs of Goods Sold
- If Increase in Expense
- Increase in Dividend
- Decrease in Sales

170 of 200

248 PU_2016_146_BT_Finance_M
Insurance is a/an _____.

- Instrument
- Contract
- Rating
- Agreement

171 of 200

236 PU_2016_146_BT_Finance_M
Balanced fund is a mutual fund that:-

- Assures income
- Invests in debt and equity
- Assure growth
- Gives fixed returns

172 of 200

245 PU_2016_146_BT_Finance_M

_____ is the opinion of the rating agency on the relative ability and willingness of the issuer of debt instrument to meet the debt service obligations as and when they arise.

- operating feedback
- credit rating
- rating by merchant banker
- merit rating

173 of 200

228 PU_2016_146_BT_Finance_M

Return on Assets and Return on Investment Ratios belong to:-

- Solvency Ratios
- Liquidity Ratios
- Turnover
- Profitability Ratios

174 of 200

257 PU_2016_146_BT_Finance_M

For a normal curve with a mean of 120 and standard deviation of 35, what proportion (in percent) of the area under the curve will lie between the values of 40 and 82?

- 85.1
- 48.9
- 12.7
- 13.8

175 of 200

221 PU_2016_146_BT_Finance_M

XYZ Ltd. has earned 8% Return on Total Assets of Rs. 50,00,000 and has a Net Profit Ratio of 5%. Find out the Sales of the firm.

- Rs. 4,00,000
- Rs. 83,33,333
- Rs. 2,50,000
- Rs. 80,00,000

176 of 200

232 PU_2016_146_BT_Finance_M

The foreign exchange market closes:-

- 4:00 p.m. (Tokyo time)
- Never
- 4:00 p.m. GMT (London time)
- 4:00 p.m. EST (New York time)

177 of 200

252 PU_2016_146_BT_Finance_M

The standard deviation of a binomial distribution depends on:-

- Probability of success
- Probability of success, Probability of failure and Number of trials
- Probability of failure
- Number of trials

178 of 200

240 PU_2016_146_BT_Finance_M

_____ is the charge for short term financing in the form of advance part payment is in the form of interest charge for the period of advance payment.

- Interest
- Factor age
- Discount charge
- Deficit

179 of 200

241 PU_2016_146_BT_Finance_M

All type of activities which are of a financial nature are called:-

- Capital market
- Financial market
- Primary market
- Financial services

180 of 200

229 PU_2016_146_BT_Finance_M

XYZ Ltd. has a Debt Equity Ratio of 1.5 as compared to 1.3 Industry average. It means that the firm has:-

- Higher Financial Risk
- Higher Liquidity
- Higher Capital Employed
- Higher Profitability

181 of 200

289 PU_2016_146_BT_Finance_D

Which of the following is a precise implication of long hedge at the cost of premium?

- A right to deliver the underlying asset
- A right as well as obligation to deliver the underlying asset
- A right as well as obligation to receive the underlying asset
- A right to receive the underlying asset

182 of 200

277 PU_2016_146_BT_Finance_D

The risk aversion of an investor can be measured by:-

- Moderate negative correlation
- Risk-free rate of return
- Market rate of return
- The difference between market rate of return and risk-free rate of return

183 of 200

269 PU_2016_146_BT_Finance_D

The investment strategy of buying and holding is:-

- Active portfolio strategy
- Momentum portfolio strategy
- Portfolio based on hearsay
- Passive portfolio strategy

184 of 200

280 PU_2016_146_BT_Finance_D

If maturity of bond lengthens, what happens to the volatility of bond?

- Volatility increases
- Volatility sometime increases and sometime decreases
- Volatility remains unchanged
- Volatility decreases

185 of 200

296 PU_2016_146_BT_Finance_D

Theta of an option represents a change in the price of an option with regard to which of the following parameters?

- Change in the volatility of the underlying asset
- Change in rate of interest
- Change in the price of the underlying asset
- Change in time

186 of 200

260 PU_2016_146_BT_Finance_D

A line represents returns on individual securities and their systematic risk represented by beta is:-

- Security market line
- Investors indifference point
- Capital market line
- Indifference curve

187 of 200

288 PU_2016_146_BT_Finance_D

Market-to-market system is also known as:-

- Final settlement of open position
- Daily settlement of open position
- Yearly settlement to the banks
- A tool to hedge against counter party risk

188 of 200

261 PU_2016_146_BT_Finance_D

A portfolio which generates more than expected rate of return is:-

- Overvalued portfolio
- It cannot be determined
- Fairly valued portfolio

- Undervalued portfolio

189 of 200

293 PU_2016_146_BT_Finance_D

Which of the following is applicable for butterfly spread?

- Position on four options is created but only three strike prices are used
- Position on two call and two put is created
- Position on four options with two different prices are used
- Position on four options with four different prices are used

190 of 200

285 PU_2016_146_BT_Finance_D

Intrinsic value is present only when an option is _____.

- ATM
- ATM & OTM
- OTM
- ITM

191 of 200

284 PU_2016_146_BT_Finance_D

Yield to maturity of a perpetual bond is equal to:-

- Interest rate
- Interest/Average face value and market price
- Interest/ market price
- Interest/Face value

192 of 200

276 PU_2016_146_BT_Finance_D

The risk that arises due to change in the purchasing power is called:-

- Interest rate risk
- Financial risk
- Inflation risk
- Business risk

193 of 200

268 PU_2016_146_BT_Finance_D

A portfolio in which all the securities have a proportion in the ratio of their market capitalization in the overall market is called as:-

- Inefficient portfolio
- Characteristic line

- Market portfolio
- Efficient portfolio

194 of 200

273 PU_2016_146_BT_Finance_D

A company issues debentures of face value of Rs.100 each at a premium of 3%, these provide 9% interest per annum and have a provision for redemption at a premium of 10% after 7 years. What will be the approximate yield to maturity?

- 15.81%
- 11.39%
- 10.31%
- 9.39%

195 of 200

281 PU_2016_146_BT_Finance_D

When the required rate of return on a bond is greater than the coupon rate:-

- The discount on the bond declines as maturity approaches
- The premium on the bond declines as maturity approaches
- The value of the bond is greater than its par value
- The greater is its price change, in response to a given change in the required rate of return

196 of 200

264 PU_2016_146_BT_Finance_D

Arbitrage process in APT means:-

- Markets are efficient
- Two identical portfolios offer same return only in short-term
- Selling the security/portfolio with low yield and buying the one with high yield
- All the securities as well as portfolio offer same return

197 of 200

297 PU_2016_146_BT_Finance_D

Vega of portfolio of option represents a change in the price of an option with regard to which of the following parameters?

- Change in the volatility of the underlying asset
- Change in rate of interest
- Change in the price of the underlying asset
- Change in time

198 of 200

292 PU_2016_146_BT_Finance_D

There is most likely a chance that market might rise by the end of first month but the momentum might not continue. Which of the following is best suited?

- Bullish collar
- Butterfly spread
- Calendar spread
- Protective put

199 of 200

272 PU_2016_146_BT_Finance_D

An investor purchases a bond at a market price of Rs.920 per bond, which provides for a coupon rate of 9% and the face value of bond is Rs.1000 per bond. It is expected that after one year, these will have a market price of Rs.940 per bond. What is one year holding period return?

- 11.96%
- 15.25%
- 12%
- 9%

200 of 200

265 PU_2016_146_BT_Finance_D

A portfolio with zero initial investment is feasible when:-

- Investors are risk neutral
- All the securities/ portfolios fall on efficient frontier
- Arbitrage opportunity exists
- All the portfolios offer same return irrespective of the risk