

English

1. In a SWOT analysis, which of the following is considered a weakness?

- (A) A new competitor entering the market
- (B) Poor brand recognition
- (C) Economic recession
- (D) Advances in technology

Correct Option(s): B

English

2. Which of the following pricing strategies involves setting a low price to attract a large number of buyers and gain market share?

- (A) Skimming Pricing
- (B) Penetration Pricing
- (C) Value-Based Pricing
- (D) Cost-Plus Pricing

Correct Option(s): B

English

3. The concept of "span of control" refers to:

- (A) The range of departments a manager supervises
- (B) The number of employees directly reporting to a manager
- (C) The time frame within which a manager operates
- (D) The level of hierarchy in an organization

Correct Option(s): B

English

4. Which of the following is a characteristic of a transformational leader?

- (A) Focuses on short-term goals
- (B) Engages in exchanges with followers
- (C) Inspires and motivates followers to exceed expectations
- (D) Focuses on strict adherence to rules and policies

Correct Option(s): C

English

5. The balanced scorecard framework measures organizational performance in which of the following perspectives?

- (A) Financial, Internal Business Processes, Learning & Growth, and Customer
- (B) Financial, Marketing, HR, and Operations
- (C) Financial, Technological, Product, and Customer
- (D) Financial, Strategic, Environmental, and Leadership

Correct Option(s): A

English

6. Which conflict management style involves finding a middle ground by making concessions?

- (A) Competing
- (B) Avoiding
- (C) Compromising
- (D) Collaborating

Correct Option(s): C

English

7. Brand equity refers to:

- (A) The cost of developing a brand
- (B) The value a brand adds to a product or service
- (C) The legal protection of a brand's name or symbol
- (D) The perceived quality of a company's logo

Correct Option(s): B

English

8. When a brand becomes so popular that it represents an entire product category (e.g., "Xerox" for photocopying), it is referred to as:

- (A) Brand proliferation
- (B) Brand extension
- (C) Brand genericide
- (D) Brand dilution

Correct Option(s): C

English

9. Which of the following describes a situation where the insured must share in the loss beyond the policy's deductible?

- (A) Reinsurance
- (B) Co-insurance
- (C) Subrogation
- (D) Salvage

Correct Option(s): B

English

10. Which principle of insurance implies that the insured should not profit from an insurance claim?

- (A) Indemnity
- (B) Utmost good faith
- (C) Subrogation
- (D) Contribution

Correct Option(s): A

English

11. Which type of insurance covers losses due to fraud or dishonesty by employees?

- (A) Professional liability insurance
- (B) Fidelity insurance
- (C) Property insurance
- (D) Marine insurance

Correct Option(s): B

English

12. The process by which an insurance company transfers some of its risks to another insurer is called:

- (A) Underwriting
- (B) Reinsurance
- (C) Deductible
- (D) Accommodative Insurance

Correct Option(s): B

English

13. A policyholder's right to take legal action against a third party responsible for a loss is called:

- (A) Reinsurance
- (B) Subrogation
- (C) Arbitration
- (D) Endorsement

Correct Option(s): B

English

14. The primary goal of financial management is to:

- (A) Maximize sales
- (B) Maximize profit
- (C) Maximize shareholder wealth
- (D) Maximize employee satisfaction

Correct Option(s): C

English

15. The term "leverage" in financial management refers to:

- (A) The use of short-term assets to finance long-term liabilities
- (B) The use of debt to increase the potential return on equity
- (C) The management of working capital
- (D) The use of equity to finance short-term debt

Correct Option(s): B

English

16. Which of the following is an example of a liquidity ratio?

- (A) Return on equity
- (B) Debt-to-equity ratio
- (C) Current ratio
- (D) Price-to-earnings ratio

Correct Option(s): C

English

17. Which of the following investment appraisal techniques does NOT consider the time value of money?

- (A) Net Present Value (NPV)
- (B) Internal Rate of Return (IRR)
- (C) Payback period
- (D) Discounted Cash Flow (DCF)

Correct Option(s): C

English

18. If a company's cost of debt is lower than its return on investment, what happens when the company increases its leverage?

- (A) The risk of bankruptcy increases
- (B) The company's overall risk decreases
- (C) The company's return on equity increases
- (D) The company's stock price falls

Correct Option(s): C

English

19. Which of the following is NOT a type of derivative?

- (A) Futures
- (B) Options
- (C) Bonds
- (D) Swaps

Correct Option(s): C

English

20. Which of the following is true about an option's "strike price"?

- (A) It is the price at which the option was originally bought
- (B) It is the price at which the option holder can buy or sell the underlying asset
- (C) It is the market price of the underlying asset at expiration
- (D) It is the current price of the option

Correct Option(s): B

English

21. In the case of a swap agreement, a company might agree to exchange:

- (A) Bonds for stocks
- (B) Fixed interest rate payments for floating interest rate payments
- (C) Shares for cash
- (D) Futures for options

Correct Option(s): B

English

22. What is the primary purpose of hedging with derivatives?

- (A) To increase the potential for profit
- (B) To speculate on the future price movement of an asset
- (C) To reduce risk by offsetting potential losses
- (D) To maximize the dividend pay-out

Correct Option(s): C

English

23. Which of the following is the primary risk faced by a writer (seller) of a call option?

- (A) The price of the underlying asset will fall
- (B) The price of the underlying asset will remain constant
- (C) The price of the underlying asset will rise
- (D) The option will expire worthless

Correct Option(s): C

English

24. In risk management, the term "risk appetite" refers to:

- (A) The willingness of an organization to accept risk in pursuit of its objectives
- (B) The legal liability of an organization
- (C) The financial capacity of an organization to absorb losses
- (D) The ability of a company to avoid risk altogether

Correct Option(s): A

English

25. In financial risk management, VaR (Value at Risk) is a measure of:

- (A) The maximum expected loss over a specific time period at a given confidence level
- (B) The total value of a company's assets
- (C) The average return on investment for a company
- (D) The volatility of the market as a whole

Correct Option(s): A

English

26. Which of the following describes "systemic risk"?

- (A) Risk that affects only a specific company or industry
- (B) Risk that affects the entire financial system or market
- (C) Risk that can be eliminated through diversification
- (D) Risk related to a company's internal operations

Correct Option(s): B

English

27. Which of the following is a characteristic of block chain technology?

- (A) Centralized control
- (B) Immutable records
- (C) Limited transparency
- (D) Single point of failure

Correct Option(s): B

English

28. Which of the following best describes a "smart contract"?

- (A) A legal agreement between two parties enforced by a lawyer
- (B) A contract that automatically executes when predefined conditions are met
- (C) A document outlining the terms of a block chain transaction
- (D) A physical contract with digital signatures

Correct Option(s): B

English

29. What is the main purpose of a cryptographic hash function in block chain?

- (A) To create a private key for secure communication
- (B) To compress transaction data for faster processing
- (C) To ensure the security and integrity of data by converting it into a fixed-length string
- (D) To encrypt user identities on the block chain

Correct Option(s): C

English

30. What is the primary difference between an Exchange-Traded Fund (ETF) and a mutual fund?

- (A) ETFs can only be bought and sold at the end of the trading day, while mutual funds trade like stocks throughout the day
- (B) Mutual funds have lower fees than ETFs
- (C) ETFs trade like stocks on an exchange, while mutual funds are typically bought and sold at the end of the trading day at NAV
- (D) ETFs do not invest in stocks, while mutual funds do

Correct Option(s): C

English

31. Which of the following is an example of intrinsic motivation?

- (A) Earning a bonus for completing a project on time
- (B) Gaining a sense of accomplishment from completing a challenging task
- (C) Receiving a promotion and a salary increase
- (D) Participating in a company-sponsored competition

Correct Option(s): B

English

32. The process of resolving disputes between an employer and employees through a neutral third party is known as:

- (A) Arbitration
- (B) Mediation
- (C) Negotiation
- (D) Litigation

Correct Option(s): A

English

33. Which leadership style is most associated with empowering employees and encouraging them to take ownership of their work?

- (A) Autocratic leadership
- (B) Transactional leadership
- (C) Transformational leadership
- (D) Bureaucratic leadership

Correct Option(s): C

English

34. Which method of training involves the trainee actively engaging in the work situation under the supervision of a coach or mentor?

- (A) Vestibule Training
- (B) Job Rotation
- (C) On-the-Job Training (OJT)
- (D) Lecture Method

Correct Option(s): C

English

35. In the context of the ADDIE model for instructional design, what does the "A" stand for?

- (A) Application
- (B) Analysis
- (C) Assessment
- (D) Alignment

Correct Option(s): B

English

36. Which theory is most closely associated with the idea that individuals learn behavior through observation, imitation, and modeling?

- (A) Operant Conditioning Theory
- (B) Classical Conditioning Theory
- (C) Social Learning Theory
- (D) Reinforcement Theory

Correct Option(s): C

English

37. Which of the following is NOT a commonly used on-the-job training method for shop floor employees?

- (A) Job Instruction Training
- (B) Apprenticeship
- (C) Case Study
- (D) Coaching

Correct Option(s): C

English

38. Which statistical method is commonly used in HR analytics to predict employee turnover?

- (A) Linear regression
- (B) Logistic regression
- (C) ANOVA
- (D) Time series analysis

Correct Option(s): B

English

39. Which of the following is considered an advanced HR analytics technique?

- (A) Descriptive analytics
- (B) Diagnostic analytics
- (C) Predictive analytics
- (D) Reactive analytics

Correct Option(s): C

English

40. The "Employee Turnover Rate" is best defined as:

- (A) The number of employees promoted in a year
- (B) The rate at which employees leave and are replaced in the organization
- (C) The rate at which employees transfer between departments
- (D) The rate of employees taking sick leave in a year

Correct Option(s): B

English

41. What is the term for the discomfort a consumer feels after making a purchase decision?

- (A) Cognitive dissonance
- (B) Post-purchase satisfaction
- (C) Buyer's remorse
- (D) Perceptual distortion

Correct Option(s): A

English

42. What is the primary influence of culture on consumer behavior?

- (A) Shapes the preferences for products and services
- (B) Encourages consumer loyalty
- (C) Improves a consumer's perception of a brand
- (D) Dictates the number of options available

Correct Option(s): A

English

43. What does the acronym PPC stand for in digital marketing?

- (A) Pay-per-conversion
- (B) Pay-per-content
- (C) Pay-per-click
- (D) Pay-per-consumer

Correct Option(s): C

English

44. What does the term "bounce rate" refer to in digital marketing?

- (A) The percentage of users who leave a website after viewing only one page
- (B) The number of conversions from paid ads
- (C) The percentage of users who unsubscribe from an email list
- (D) The number of users who click on an ad but don't make a purchase

Correct Option(s): A

English

45. Which digital marketing technique focuses on using algorithms to display ads to users who have shown prior interest in related topics?

- (A) Influencer marketing
- (B) Behavioural targeting
- (C) Direct marketing
- (D) Native advertising

Correct Option(s): B

English

46. The key advantage of a matrix structure is:

- (A) Simplified reporting
- (B) Clear line of authority
- (C) Flexible use of resources
- (D) No conflict between departments

Correct Option(s): C

English

47. Which government scheme was introduced in India to provide life insurance to low-income groups at affordable premiums?

- (A) Ayushman Bharat
- (B) Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)
- (C) Atal Pension Yojana (APY)
- (D) Pradhan Mantri Fasal Bima Yojana (PMFBY)

Correct Option(s): B

English

48. Which of the following theories suggests that workers are inherently lazy and require constant supervision?

- (A) Theory Y
- (B) Theory Z
- (C) Theory X
- (D) Goal-Setting Theory

Correct Option(s): C

English

49. Which term refers to the process of integrating and organizing different aspects of the self into a cohesive whole?

- (A) Self-efficacy
- (B) Self-actualization
- (C) Self-concept
- (D) Self-esteem

Correct Option(s): C

English

50. Which of the following is a key feature of Type A personality?

- (A) Relaxed and easy going
- (B) High level of ambition and competitiveness
- (C) Tendency to avoid conflict
- (D) Low level of stress

Correct Option(s): B