

RISK MANAGEMENT

1. Risk is define as volatility of actual returns from _____.
2. Risk and return have _____ relation
3. Rate of return on investment measured by _____.
4. An investor invested Rs.200 in a share and sold at Rs.220 after a year, dividend received Rs.10, rate of return on investment is _____.
5. An investor invested Rs.2000 in share of XYZ Ltd., after a year it has sold at Rs.2150, thus capital gain for the investor is_____.
6. Coupon of the bond is 15% to face value Rs.5000, interest received on investment is_____.
7. Investor brought a bond at discount rate 10% to face value 15,000, so gain to the investor is _____.
8. _____ implies a situation where the future events are unknown.
9. _____ cannot be measured and outcome is unknown.
10. Which of the following condition cause of strategic risk?
11. _____arises from failed internal process of organisation.
12. Which of the following is advantages of T+2 rolling settlement?
13. _____ can be eliminated by delivery v/s payment mechanism.
14. When dividend received Rs.300, capital gains for investor is Rs.200 on the security at the end of holding period and purchasing price of the security is Rs.500. Thus, Rate of return is _____.
15. Which of the following is not a part of human resource risk?
(Knowledge and skill labour, Staffing, Employee theft, Market competition)
16. External risk arises from _____.
17. Which techniques use to overcome from legal risk.
18. SEBI transitioned T+2 schedules with effect from _____.
19. Which of the following is not creating high degree of uncertainty?
20. _____ is square root of Variance of rate of return.
21. Maintaining settlement guarantee fund helps to eliminate _____.
22. _____refers to change in output with change in one or more Input variables.
23. _____ refers to max maximum loss on a given asset or a given period of time at a given confidence level.
24. _____ is widely used measure to calculate market risk of a Portfolio or security.
25. A stock is considered to be _____ if actual returns exceeds expected returns.
26. _____ risk that value of a Portfolio will decrease due to the change in value of market risk factors .
27. _____ is the risk that arises from stock price volatility.
28. _____ is the risk that arises from volatility of interest rate in economy.
29. _____ Risk arises if there is maturity mismatch between liabilities and offsetting assets.
30. Lack of counterparty result into _____ risk.
31. The value for which one currency is exchanged for another currency is called _____.
32. Forex market consists of _____
33. Interbank foreign exchange trading is regulated by _____
34. Which of the following is not a participant in forex market?
 - a. Commercial banks
 - b. Trustees
 - c. Foreign exchange brokers
 - d. Central banks

35. _____ market handles only current transactions.
36. _____ is a rupee account of a foreign bank abroad with a bank in India.
37. _____ is the apex authority in forex market.
38. What is convertibility?
39. Liberal economic reforms were introduced in the year _____
40. Indian rupee is _____.
41. Corporate Raise Money by _____
42. The Bonds Issued Carries And Interest Rate Known As _____
43. Bonds Are _____
44. The Date Of Repayment Of A Bond Is Known As _____
45. Bond Are Debts Hence _____
46. A Newly Issued Bond Normally Sells At _____
47. Par Value Of The Bond Is Not The Price Of The Bond As _____
48. Zero Coupon Bond Makes _____
49. Foreign Bonds Are _____
50. Euro Bonds Are Bonds _____

MUTUAL FUND MANAGEMENT

1. _____ funds are available throughout the year for subscription.
2. _____ are available only during specified days for subscription.
3. _____ funds can be understood as the schemes that offer new units to the investors continuously.
4. _____ issued by the Government of India to raise money for a short-term of up to 365 days.
5. Which of the following is a limitation of investing in Liquid funds _____
6. Which of the following is a risk associated with debt fund?
7. Gold ETFs are popular because of _____
8. The most important advantage of a money market mutual fund is _____.
9. Which of the following is not true for Index funds
10. Which of the following risks do not affect a debt fund
11. The greatest potential for growth in the capital is offered by
12. Debt funds target _____.
13. In which of the following do debt funds not invest
14. Liquidity of shares of _____ fund is very high because they invested are reputed, mature and firmly established players in the market.
15. _____ are investment instrument, where an asset management company invest the money gather into both debt and equity.
16. Investment in _____ is best suited for investors with moderate risk appetite.
17. Liquidity of shares of _____ is least.
18. In _____ funds a large portion of the investment is done in companies with small market capitalization i.e. having a market cap of less than INR 500 crore.
19. Investment in _____ funds is best suited for investors with high-risk appetite and have good knowledge of the stock market.
20. The _____ fund invests in another international fund, which in turn invests directly in foreign stocks.
21. _____ invests 65% in domestic equities and balance 35% in international equities.
22. _____ are usually preferred by those investors who want to invest in securities beyond domestic stocks and across geographical barriers.
23. Which amongst the following mutual fund schemes will generate higher returns?
24. Net Asset Value (NAV) is the basis for the pricing of which transactions of an open-ended fund?
25. Which amongst the following is an example of a physical asset?
26. A mutual fund has a beginning balance of 100 million earns interest of 10 million, receives dividends of 15 million, and has expenses of 5 million. If 10 million shares are outstanding, what is the NAV?
27. If a mutual fund NAV Is 50 and its expense ratio is 2% what are the total expenses per share?
28. How much money would you need to purchase 400 shares of a mutual fund with a NAV of \$55 per share and a 3% load?
29. Investors in high tax brackets will normally achieve higher performance by selecting a mutual fund that generates _____
30. What would be the tax consequence of owning a mutual fund that made distributions of 600 resulting from short-term capital gains and \$800 resulting from long-term capital gain rate?
31. If a scheme has 45Cr units issued and has an FV of Rs. 10 and NAV is at 11.33, unit capital(Rs.Cr) would be equal to _____

32. A scheme has average weekly net assets of Rs. 324 Cr and has annual expenses of Rs 3.24Cr, its expenses ratio is _____
33. For a scheme to be defined as an equal fund, it must have a minimum _____
34. Which of the following characteristics is not true of close-ended funds?
35. Regarding load and no-load mutual funds, _____
36. On average, actively managed mutual funds have an expenses ratio of about _____
37. The component of the expense ratio that includes a fee charged by some mutual funds to pay brokers is _____
38. Which of the following is a stock mutual fund?
39. Which of the following stock mutual fund focus on medium-sized companies that are more established than small-cap firms, but may have less growth potential?
40. Which of the following is not a reason why Index funds typically incur lower expenses than other mutual funds?
41. _____ funds are mutual funds that attempt to mirror the movements of the existing board market indicators.
42. Index funds incur _____ expenses and are _____ managed compared to other funds.
43. Index funds offer tax advantages because they _____. In much trading and, therefore, _____ capital gains.
44. The difference between an international and a global fund is _____
45. Which of the following is not true of global and international bond funds?
46. High yield (junk-bond funds focus on relatively risky bonds issued by firms that are subject to _____
47. International bond funds _____
48. _____ mutual funds invest in both foreign bonds and U.S. bonds.
49. Index funds are popular to all of the following reasons except _____
50. You invested 1,000 in a mutual fund with a 4% load when NAV was 20 per share. If you sell your shares at a NAV of 20 per share, what is the return of your investment?

ORGANISATIONAL BEHAVIOUR

1. _____ is the first Management Consultant.
2. _____ introduced administrative behaviour.
3. What is the name of the emotional aspect of attitude?
4. What is the status of relationship between organizational commitment and higher productivity?
5. The salary you will receive on a regular basis for performing your job duties is known as _____.
6. The benefits such as housing, medical allowance, leave travel allowance, subsidized canteen etc. are known as _____.
7. The Active - Destructive Response with reference to Job Satisfaction is known as _____.
8. Which factor plays an important role in Job Satisfaction leading to Organisational Citizenship Behavior?
9. The Passive – Destructive Response with reference to Job Satisfaction is known as _____.
10. The Active-Constructive Response with reference to Job Satisfaction is known as _____.
11. Damaging the company property is an example of _____.
12. In which year Abraham Maslow published his prepare called Need Hierarchy Theory?
13. What is Ability of influencing people to strive willingly for mutual objectives is called?
14. Who proposed Expectancy Theory?
15. _____ provides a super ordinate goal that combines the efforts of individuals and groups.
16. _____ is the extent to which the person behaves in the same manner in other situation.
17. _____ is a tendency to perceive people, objects or events on the basis of what we expected them to be in the first place.
18. Individuals who are low on _____ dimension tend to be nervous, self-doubting, moody, insecure, sensitive and anxious
19. What is an interpersonal process that arises from disagreement over the goals to attain?
20. Which conflict resolution strategy results in Lose-Lose outcome?
21. Individual's ability to give pay raises is which power?
22. To attach oneself with some powerful and successful person in the organization is which political tactic
23. Prolonged conflict in the organisation can cause intense _____ to the employee.
24. Sharing of information is _____ in distributive bargaining.
25. _____ Strategy the employees are more concern with others outcomes than one's own outcome
26. The performance of a team depends on _____
27. In a group, there is no _____ synergy.
28. _____ is the first and most important step of Team Building.
29. The ideal number of team members is _____.
30. Team members must be _____ for each other.
31. The way others believe how you should act in a given situation is called as-----

32. It is a _____ that an individual experiences when the requirements of one clashes with the requirements of another role.
33. There is _____ relationship between cohesiveness and productivity.
34. _____ stage is a period marked by conflict and competition as individual personalities emerge.
35. _____ of any kind should be avoided in teams.
36. _____ people are aware of situations, their own emotional reactions, and the behavior of those around them.
37. _____ people set very high standards for themselves and compete with themselves to maintain those high standards
38. The effect of unpleasant and undesirable stressors is known as _____ refers to the advance preparation an individual makes in anticipation of the stressful events likely to occur in future.
39. A stress management technique that involves using equipment to monitor physical responses to stress and learning to control those responses is _____.
40. _____ counselling is the process of listening to an employee's problems, deciding with them what should be done and then telling and motivating them to do it.
41. A change agent is the individual who _____.
42. _____ resistance happens when employees do not have proper knowledge or information.
43. Charismatic Leaders have _____ levels of self-confidence.
44. _____ results in greater commitment towards change than mere compliance.
45. Managers must approach change with a _____ perspective.
46. One of the reasons why employees resist change is due to the feelings of _____.
47. Phase One, unfreezing of Lewins model for change includes _____.
48. Changes should be introduced only if the benefits are _____ than the cost.
49. _____ is known as a positive type of stress that can keep you energized.
50. Employee Absenteeism is less when Organisational Commitment is _____

STRATEGIC CORPORATE FINANCE

1. Planning is ____
2. Strategy ensures _____
3. Relevant cost includes ____
4. Strategic cost management ensures
5. Zero Based Budgeting is not based on previous
6. The objective of target costing is to ensure
7. Strategic cost management involves use of cost data for developments of
8. Strategic cost management is to
9. The only feasible purpose of financial management is
10. The most appropriate goal for the firm is
11. Which of this is a criticism of wealth maximization?
12. How is the P/E ratio calculated?
13. If a company's earnings per share is \$20 and it has a share price of \$600, what is the P/E ratio?
14. Capital structure is optimum when
15. Equity Shares (400,000 Shares) Rs. 40, 00,000; Reserves Rs. 60, 00,000; 15% Debentures Rs. 20, 00,000; 14% Bank Loan Rs. 60, 00,000; Cost of Equity & Reserves 15%, Tax Rate 50%, The WACC is _____
16. Financial ratios help the lenders to
17. Which of the following factors generally does not impact managements capital structure strategy?
18. Which of the following is an advantage of equity financing in comparison to debt financing?
19. Which one of the following statements concerning financial leverage is correct?
20. If the CAPM is used to estimate the cost of equity capital, the expected excess market return is equal to the:
21. To compute the required rate of return for equity in a company using the CAPM, it is necessary to know all the following EXCEPT
22. Zero Based costing is not based on
23. If the expected level of EBIT exceeds the indifference point
24. Capital employed at the end of the year is Rs 4,20,000. Profit earned Rs 40,000. Average capital employed is
25. Under net asset method value of a share depends on
26. Value of a Partly Paid equity Share is equal to
27. Business plan developed for funders includes:
28. The stages in financial D.D. include:
29. MBO occurs when existing growth is _____.
30. Operational D.D. is a part of _____.
31. _____ funders are keen to examine cash flow.
32. Financial forecast is done at _____ stage.
33. The components of feasibility include:
34. Negotiation process includes the following aspects:
35. Risk management is important due to _____.
36. _____ funders are keen to examine cash flow.

37. Compilation of investigation plan is done at _____ stage.
38. MBO process is extremely:
39. Business plan developed for funders includes:
40. Financial flexibility involves existence of _____ _____.
41. Credit Risk is also referred to _____ _____.
42. Customers do not pay is a _____ risk.
43. Magnitude of risk must be
44. Parameters used for assessment of business risk include
45. Credit Risk is also referred to as
46. Z Score model is for prediction of
47. Goals of credit Risk management include to
48. Value based management includes
49. _____ risk arises due to marketing and distribution.
50. Deal completion includes

INDIRECT TAX

1. Goods and Services Tax is a tax levied on goods and services imposed at each point of _____.
2. The CGST Act, 2017 extends to _____.
3. _____ tax is not subsumed in GST.
4. _____ will be taxable both under Central Excise Law and the GST even after the implementation of the GST Act.
5. Distribution of electricity by a distribution utility is _____.
6. Zero rated supply includes _____.
8. Place of supply of a transaction in territorial waters is _____.
9. _____ is the IGST rate.
10. _____ is location of supply in case of importation of goods.
11. _____ is called a Deemed supplier of Services.
12. Distribution of electricity by a distribution utility is _____.
13. A dealer who is a resident of Delhi has business places both at Delhi and Uttar Pradesh. From where does he have to take GST registration?
14. GST is a national level tax based on _____.
15. _____ is not included in the definition of "Goods"
16. The Government may, if required, issue an explanation or clarification regarding scope of exemption with in _____ from the date of issue of such exemption notification.
17. Tax on supplies of taxable goods / services by an-unregistered person to a registered person, is to be paid by the registered person on _____.
18. What is the maximum rate prescribed under UTGST Act?
19. All administrative control over taxpayers having turnover _____ shall be divided equally in the ratio of 50% each for the Central and State Tax administration.
20. Indirect Tax is a _____.
21. Tax on supplies of taxable goods / services by a registered person to an unregistered person, is to be paid by the registered person on _____.
22. The number of digits of HSN code to be mentioned on the invoice depend on the _____.
23. Electronic Way Bill is to be generated for a value of more than _____.
24. Validity of the e-way bill depends upon the _____.
25. _____ is to be furnished electronically up to 31st December of succeeding financial year by every registered person.
26. Final return is to be furnished by a registered person whose registration is _____.
27. Where the application for grant of registration has been approved, certificate of registration in form _____ is made available to the applicant on common portal.
28. The electronic liability register is maintained in form _____.
29. Every operator has to furnish a return within _____ after the end of month.
30. The maximum late fee for delayed furnishing of _____ is 0.25% of turnover in the state or Union Territory.
31. _____ is an instrument containing all the necessary details of transactions of supply of goods / services.
32. Interest @ _____ is payable on excess claim of credit / excess reduction of output tax liability.
33. Input tax credit is not allowed on _____.

34. Inputs are procured by Mr. Anil for his business and the same are used in manufacturing of exempted as well as taxable goods. _____ should be followed.
35. Mr Anand purchased goods from Mr. Balu a composition dealer worth Rs. 2,00,000. Since Mr. Balu is a trader he was supposed to pay only 1% of his turnover as tax. The item so purchased was otherwise taxable at 12%. _____ is the amount of credit which Mr. Anand is eligible to take.
36. _____ ITC is not available to the tax payer.
37. A practicing Chartered Accountant purchased 3 laptops each having tax elements of Rs. 40,000 in his firm name. 2 laptops are utilized in office whereas one is gifted to his sister on her birthday. Ineligible ITC will be Rs. _____.
38. A person making taxable supplies of goods or services or both from any of the Special category states, shall be liable to be registered if his aggregate turnover in a financial year exceeds _____.
39. Aggregate turnover to decide registration limit will be based on _____.
40. E-Way Bill can be cancelled within _____ from the time of generation.
41. _____ can claim Input credit only in respect of import of goods and / or services.
42. Mr Mumbaikar of Mumbai is constructing a house at Lonavala and appoints Mr. Suratkar of Surat as an architect to provide architectural services. Determine Place of Supply.
43. M/s Vinaya and Co supplied services on 16/07/2019. They issued invoice on 19/07/2019 and date of payment was on 24/07/2019. Determine Time of Supply.
44. Kamlesh hires a works contractor for repairing his factory building on a lumpsum payment of Rs. 11,80,000. He debits half the expenditure in the Profit & Loss Account and the remaining half in the Building Account. GST rate is 18%, Kamlesh is permitted to take credit of _____.
45. Mr Mumbaikar is a retired person who gets pension of Rs. 40,000 per month. He has a fixed deposit in a few banks and annual interest from these deposits is Rs.19,99,600. He also owns a residential property which is let out for residential purpose. Annual rent is Rs. 40 lakhs. He provides flower decoration consultancy and has received Rs. 1,50,000 from flower decoration. Aggregate turnover of Mr. Mumbaikar is Rs. _____ as per GST Laws .
46. Ria started business in March 2019, in Mumbai, Ria will be liable for registration in the month of _____
- | Month 2019 | Taxable Purchases | Tax free Purchases | Taxable Sales | Tax free Sales |
|-------------|-------------------|--------------------|---------------|----------------|
| March | 50000 | 35000 | 250000 | 14000 |
| April -July | 25000 | 14000 | 20000 | 26000 |
| August | 3500 | 52000 | 100000 | 650000 |
| September | 3000 | 25000 | 450000 | 328000 |
| October | 45000 | 12000 | 250000 | 750000 |
| November | 6000 | 25000 | 145000 | 326000 |
| December | 90000 | 75000 | 270000 | 10,84000 |
47. M/S Exe Chemicals Pvt Ltd, Mumbai informs that their output is exported. They have export supply of Rs. 22,15,000 in August 2019 and Purchase of Rs. 4,82,000 @ 6% CGST and @ 6% SGST. There is also a purchase of Rs. 6,20,000 @ 9% CGST and @ 9% SGST. In this transaction there is _____.
48. An agriculturist supplies bidis to a shop. Date of entry in the books 15/03/2020 , date of issue of invoice 1/3/2020 , date of entry in bank 11/03/2020 and payment was received on 10/03/2020. Under reverse charge determine time of supply will be.
49. M/S Wye Chemicals Pvt Ltd, Mumbai has output liability as follows :IGST- Rs.21,000, CGST Rs. 10,000 and SGST- Rs.10,000

Input Tax Credit is – IGST Rs. 25,000, CGST Rs. 5,000 and SGST- Rs.5,000.Under Rule 88 A, balance will be _____ in their books.

50. M/S Ellor Chemicals Pvt Ltd, Mumbai has output liability as follows :IGST- Rs.50,000, CGST Rs. 100,000 and SGST- Rs.100,000

Input Tax Credit is opening – IGST Rs. 10,000, CGST Rs. 50,000 and SGST- Rs.90,000 and for the month Input Tax Credit IGST Rs. 42,000, CGST Rs. 20,000 and SGST- Rs.20,000 .Under Rule 88 A, balance will be _____ in their books.
