

• Question No. 1

Which of the following is not a hygiene factor as per Herzberg's two factor theory

Options :

1. Pay
2. Fringe benefits
3. Physical working conditions
4. Recognition
5. Interpersonal Relations

Answer : Recognition

• Question No. 2

In a strategic management control method which attempt to identify what can possibly go wrong and try to minimize the occurrence before the activity is initiated is known as

Options :

1. Feedback control
2. Reactive control
3. Concurrent control
4. Close loop control
5. Feed Forward control

Answer : Feed Forward control

• Question No. 3

What is the full form of OCR in banking terminology

Options :

1. Optical code Recognition

2. Optical character Reader
3. Optical character Recognition
4. Optical Code Reader
5. Optical character Recorder

Answer : Optical character Recognition

• Question No. 4

A performance appraisal technique that makes use of feedback from supervisors, subordinates and co-workers, is known as

Options :

1. Work-oriented appraisal
2. 360-degree appraisal
3. Informal appraisal
4. Graphic rating
5. Behaviorally anchored rating

Answer : 360-degree appraisal

• Question No. 5

In which motivation theory while evaluating fairness a person compares inputs to output and also compares same with co-workers?

Options :

1. Herzberg's Two-Factor Theory
2. Maslow's Hierarchy of Needs
3. Expectancy Theory
4. Equity Theory
5. Three-Dimensional Theory of Attribution

Answer : Equity Theory

- Question No. 6

The ability to influence people through granting key resources, promote or withholding benefits that are of interest to them is called

Options :

1. Reward Power
2. Coercive Power
3. Export Power
4. Reference Power
5. Referent Power

Answer : Reward Power

- Question No. 7

The Managerial Grid theory that helps Managers to analyze their own leadership styles through a technique known as grid training was given by

Options :

1. Thomas Carlyle
2. McCall and Lombardo
3. Blake and Mouton
4. Coch, L. and French, J.R.P.
5. Fiedler, F.E. (1967)

Answer : Blake and Mouton

- Question No. 8

Recently "Udyami Mitra" scheme "Udyami Mitra Portal" has been launched by SIDBI

Options :

1. To improve accessibility of credit & handholding services to the MSMEs

2. To provide digital literacy to MSME
3. To Build awareness about intellectual property
4. To promote Innovation, Rural industry& Entrepreneurship
5. To enable establishment of strong manufacturing base of MSME sector

Answer : To improve accessibility of credit & handholding services to the MSMEs

• Question No. 9

PPP is a special kind of contract involving two or more public and private sector for long term. PPP is mostly used to fund

Options :

1. Small business firms
2. Large corporates
3. Small Corporates
4. Start-Ups
5. Large Infrastructure funds

Answer : Large Infrastructure funds

• Question No. 10

Ratio of Output Input within Time with due consideration for quality is known as

Options :

1. Productivity
2. Efficiency
3. Effectiveness
4. Either A&B
5. Either B&C

Answer : Efficiency

- Question No. 11

To promote digital transactions, an upgraded UPI 2.0 is launched recently. UPI is monitored by

Options :

1. RBI
2. NPCI
3. IBA
4. I-CERT
5. IDBRT (Institute for Development and Research in Banking)

Answer : NPCI

- Question No. 12

The ERG theory of motivation, seeks to rank human needs in a hierarchy. ERG stands for three need levels. Where R stands for

Options :

1. Response
2. Relatedness
3. Resource
4. Regulations
5. Reference

Answer : Relatedness

- Question No. 13

As per the Budget 2018, what is the revised fiscal deficit target for 2018-19

Options :

1. 3.1% of GDP
2. 3.2% of GDP

3. 3.3% of GDP
4. 2.1% of GDP
5. 3.5% of GDP

Answer : 3.3% of GDP

• Question No. 14

The maximum GST rate introduced by Gol is

Options :

1. 18%
2. 24%
3. 28%
4. 19%
5. 25%

Answer : 28%

• Question No. 15

A written Statement containing the why and how a particular job is done, job activities and employee roles & responsibilities within the organization is known as

Options :

1. Job design
2. Job Specification
3. Job analysis
4. Job description
5. Job statement

Answer : Job description

• Question No. 16

To capture structural changes in the Indian economy and improve the quality, coverage and representativeness of the indices the base year for calculation of WPI is revised to

Options :

1. 2010-11
2. 2009-10
3. 2011-12
4. 2017-18
5. 2018-19

Answer : 2011-12

- Question No. 17

Under IBC, 2016 what is the maximum time limit given for the final resolution process of an Entity

Options :

1. 180 days
2. 90 days
3. 30 days
4. 120 days
5. 270 days

Answer : 270 days

- Question No. 17

As per Kurt Levine's organizational change Management Model involves 3 steps/stages. The first stage includes

Options :

1. Unfreezing
2. Refreezing
3. Changing
4. Feedback

5. Modifying

Answer : Unfreezing

• Question No. 19

A type of communication which does not have definite pattern or direction and flows at every level without anyone controlling it is known as

Options :

1. Formal communication
2. Verbal communication
3. Oral communication
4. Grapevine communication
5. Visual communication

Answer : Grapevine communication

• Question No. 20

A type of online fund/capital raising technique from large number of investors for a new business venture is known as

Options :

1. Hedge Funding
2. Sponsorship
3. crowd funding
4. Auctioning
5. Exhibition

Answer : crowd funding

• Question No. 21

In the capital market the trade of stocks and bonds & there safekeeping in dematerialized form is facilitated by

Options :

1. SEBI
2. RBI
3. Depositories
4. Depository participants
5. Stock exchanges

Answer : Depositories

• Question No. 22

A _____ is a term used when a person who exposes misconduct, alleged dishonest or illegal & unethical activity occurring in an organization.

Options :

1. Insider trading
2. Selling
3. Whistleblowing
4. Trading
5. Vigilante

Answer : Whistleblowing

• Question No. 23

A leadership theory which asserts that an individual is composed of a set of definite predisposition attributes & believes that the leaders are born and not made

Options :

1. Trait Theory
2. Behavioral Theory
3. Contingency Theory
4. Transactional theory

5. Great Man theory

Answer : Great Man theory

• Question No. 24

Contingency theories of leadership are based on the belief that

Options :

1. There is a single style of leadership appropriate to all managers.
2. There is no single style of leadership appropriate to all situations
3. There is a single style of leadership appropriate to all situations.
4. None of the above.
5. All

Answer : There is no single style of leadership appropriate to all situations

• Question No. 25

In an organization a type of authority which is/are responsible for achieving key organizational goals is known as

Options :

1. Staff authority
2. Line authority
3. Functional authority
4. Project authority
5. Process authority

Answer : Line authority

• Question No. 26

A managerial approach that entails a dominant authoritative personality and at the same time leader is sensitive about followers feeling.

Options :

1. Democratic leadership style
2. Paternalistic Leadership Style
3. Charismatic Leadership
4. Servant Leadership
5. Transactional Leadership

Answer : Paternalistic Leadership Style

• Question No. 26

The structure of an organization which is characterized by informality, Associated with decentralized decision-making & employee empowerment & Flexibility.

Options :

1. Mechanistic Structure
2. Organic structure
3. Coercive structure
4. Vertical structure
5. Diagonal structure

Answer : Organic structure

• Question No. 28

In which of the following organization structure, each specialist is supposed to give his functional advice to all other foremen and workers

Options :

1. Line organization
2. Functional organization
3. Line and staff organization
4. Either A&C

5. All of the above

Answer : Functional organization

• Question No. 29

An Inventory Control System in Materials Management which Focuses on increasing productivity minimizing holding and ordering cost is known as

Options :

1. Inventory control
2. Quality control
3. JIT
4. ABC Analysis
5. EOQ

Answer : EOQ

• Question No. 30

In the Union Budget 2018-19 The Gol has proposed to allow a standard deduction of ₹ ____ in lieu of the present exemption in respect of transport allowance and reimbursement of miscellaneous medical expenses to salaried taxpayers ?

Options :

1. 70,000
2. 50,000
3. 40,000
4. 20,000
5. 15,000

Answer : 40,000

• Question No. 31

A type of departmentation in which activities are grouped based on unique occupational specialty/ processes that focuses on production processes is called

Options :

1. Product departmentation
2. Process departmentation
3. Functional departmentation
4. Project departmentation
5. Customer departmentation

Answer : Process departmentation

- Question No. 32

Which type of Inventory Management models focuses on minimizing variable inventory costs & takes into account storage, ordering costs and shortage costs.

Options :

1. EOQ
2. PERT
3. CPM
4. EPQ
5. Forecasting

Answer : EOQ

- Question No. 33

As per the given data, which bank is suitable bet for investment in a stock if the criterion of high P/E ratio is followed?

Entity	Share price per share	EPS
Axis bank	1000	60
ICICI bank	1298	52
HDFC bank	2011	67
CITI BANK	827	42
YES Bank	1550	70

(concept of EPS, PE Ratio was covered by IxamBee under various chapter tests, mock tests, video lessons, live classes, etc.)

Options :

1. YES Bank
2. CITI Bank
3. HDFC Bank
4. ICICI Bank
5. Axis Bank

Answer : HDFC Bank

- Question No. 34

What are the types of trades that are currently settled through CCIL

- I. Forex inter-bank Cash
- II. Spot and Forward USD/INR transactions
- III. Future settlement
- IV. Option settlement

Options :

1. All except II & IV
2. All except I & II
3. All except III & IV
4. All
5. None

Answer : All except III & IV

• Question No. 35

If the rupee fell to a record low of 70 and breached that mark, what suitable actions will be justified by RBI in order to arrest the further depreciation?

Options :

1. Sell dollars
2. Buy G-Sec
3. Sterilization
4. Buy dollars
5. Market forces will decide by itself

Answer : Sell dollars

• Question No. 36

Suppose a company issues Bonus shares in the ratio 1:1 consider the following statement wrt it.

Options :

1. Tangible Net worth of company decreases
2. Tangible Net worth of company increases
3. No change in company's tangible Net worth
4. Intangible Net worth of company decreases
5. None

Answer : No change in company's tangible Net worth

• Question No. 37

In which type of inventory management system the supply of components is regulated through the use of instruction cards sent along the production line.

Options :

1. EOQ

2. Kaizen Technique
3. Total quality management
4. LIFO/FIFO
5. Kanban Technique

Answer : Kanban Technique

- Question No. 38

What is the correct order of claims (priority in liquidation) in waterfall structure of Insolvency and bankruptcy code, 2016

Options :

1. insolvency costs, secured creditors, Govt. dues, preference shareholders
2. Insecured creditors, insolvency costs, Govt. dues, preference shareholders
3. insolvency costs, Govt. dues, preference shareholders, Insecured creditors
4. Govt. dues, preference shareholders, secured creditors, insolvency costs
5. Insecured creditors, insolvency costs, Govt. dues, wages and any unpaid dues owed to employees

Answer : insolvency costs, secured creditors, Govt. dues, preference shareholders

- Question No. 39

The provisions of the Insolvency and Bankruptcy Code, 2016 are applicable/ applies to

Options :

1. Individuals, Unlimited Partnership Firms, Limited Liability Partnerships and Companies
2. Unlimited Partnership Firms, Limited Liability Partnerships and Companies
3. Individuals, Limited Liability Partnerships and Companies
4. Individuals & Companies
5. Corporates only

Answer : Individuals, Unlimited Partnership Firms, Limited Liability Partnerships and Companies

- Question No. 40

Consider the following statement wrt. DRT's & NCLT's

Options :

1. The Debt Recovery Tribunal ("DRT") shall be the adjudicating authority ("Adjudication Authority") with jurisdiction over individuals and partnership. The National Company Law Tribunal ("NCLT") shall be the Adjudicating Authority with jurisdiction over companies, other limited liability entities (excluding LLPs.)
2. The Debt Recovery Tribunal ("DRT") shall be the adjudicating authority ("Adjudication Authority") with jurisdiction over individuals and partnership firms other than Limited Liability Partnerships ("LLPs"). The National Company Law Tribunal ("NCLT") shall be the Adjudicating Authority with jurisdiction over companies, other limited liability entities (including LLPs.)
3. The Debt Recovery Tribunal ("DRT") shall be the adjudicating authority ("Adjudication Authority") with jurisdiction over partnership firms other than Limited Liability Partnerships ("LLPs"). The National Company Law Tribunal ("NCLT") shall be the Adjudicating Authority with jurisdiction over companies, other limited liability entities (excluding LLPs.)
4. The Debt Recovery Tribunal ("DRT") shall be the adjudicating authority ("Adjudication Authority") with jurisdiction over individuals only. The National Company Law Tribunal ("NCLT") shall be the Adjudicating Authority with jurisdiction over companies, other limited liability entities (including LLPs.)
5. The Debt Recovery Tribunal ("DRT") shall be the adjudicating authority ("Adjudication Authority") with jurisdiction over partnership firms other than Limited Liability Partnerships ("LLPs") only. The National Company Law Tribunal ("NCLT") shall be the Adjudicating Authority with jurisdiction over companies, other limited liability entities (including LLPs.)

Answer : The Debt Recovery Tribunal ("DRT") shall be the adjudicating authority ("Adjudication Authority") with jurisdiction over individuals and partnership firms other than Limited Liability Partnerships ("LLPs"). The National Company Law Tribunal ("NCLT") shall be the Adjudicating Authority with jurisdiction over companies, other limited liability entities (including LLPs.)

- Question No. 41

Basel III is a set of international banking regulations developed by the Bank for International Settlements in order to promote stability in the international financial system. The components of capital in BASEL III norms includes

- I. Common Equity Tier 1
- II. Additional Tier 1
- III. Tier 2 Capital
- IV. Capital conservation buffer

Options :

- 1. All except IV
- 2. Only I&III
- 3. Only II&IV
- 4. All except II
- 5. All

Answer : All

• Question No. 42

As per Basel III norms, under pillar (I) minimum capital adequacy ratio (CAR), which types of risk were taken into account?

Options :

- 1. Credit Risk
- 2. Market Risk
- 3. Operational Risk
- 4. All
- 5. Both A&B

Answer : All

• Question No. 43

Basel III capital regulations are based on 3 mutually reinforcing pillar. These pillars are:

- I. Minimum Capital Standards

- II. Supervisory Review of Capital Adequacy
- III. Risk Management & market discipline

Options :

- 1. Only I & II
- 2. Only I & III
- 3. Only II & II
- 4. II&III only
- 5. All are correct

Answer : All are correct

• Question No. 44

As per union budget 2018 It is now mandatory for large corporates to raise _____ capital through Bond market

Options :

- 1. 20%
- 2. 22%
- 3. 51%
- 4. 25%
- 5. 10%

Answer : 25%

• Question No. 45

What is the loan limit for education under Priority Sector Lending (PSL) for studying in India and abroad respectively

Options :

- 1. Rs. 20 lakh, Rs. 10 Lakh
- 2. Rs. 10 lakh, Rs. 20 Lakh

3. Rs. 25 lakh, Rs. 25 Lakh
4. Rs. 20 lakh, Rs. 25 Lakh
5. Rs. 10 lakh, Rs. 15 Lakh

Answer : Rs. 10 lakh, Rs. 20 Lakh

• Question No. 46

Recently under revised Priority Sector Lending guidelines for housing loans with the Affordable Housing Scheme consider the following statement

Options :

1. housing loan limits for eligibility under priority sector lending for metropolitan centers is 35 lakh, for dwellings costing \leq Rs 45 lakh & Non Metropolitan centers is 25 lakh, Project cost \leq 30 lakh.
2. housing loan limits for eligibility under priority sector lending for metropolitan centers is 45 lakh, for dwellings costing \leq Rs 50 lakh & Non Metropolitan centers is 25 lakh, Project cost \leq 30 lakh
3. housing loan limits for eligibility under priority sector lending for metropolitan centers is 35 lakh, for dwellings costing \leq Rs 45 lakh & Non Metropolitan centers is 15 lakh, Project cost \leq 20 lakh
4. housing loan limits for eligibility under priority sector lending for metropolitan centers is 35 lakh, for dwellings costing \leq Rs 55 lakh & Non Metropolitan centers is 25 lakh, Project cost \leq 20 lakh
5. housing loan limits for eligibility under priority sector lending for metropolitan centers is 25 lakh, for dwellings costing \leq Rs 55 lakh & Non Metropolitan centers is 15 lakh, Project cost \leq 30 lakh

Answer : housing loan limits for eligibility under priority sector lending for metropolitan centers is 35 lakh, for dwellings costing \leq Rs 45 lakh & Non Metropolitan centers is 25 lakh, Project cost \leq 30 lakh.

• Question No. 47

As per RBI guidelines for priority sector lending ____ % of the total net bank credit should go to priority sector advances and ____% of Adjusted Net Bank credit should go to the Agriculture sector.

Options :

1. 40%, 18%
2. 35%, 20%

3. 45%, 18%

4. 20%, 10%

5. 32%, 18%

Answer : 40%, 18%

• Question No. 48

The monetary policy committee is set up for maintaining price stability, while keeping in mind the objective of growth. What is the Inflation target range set by Monetary Policy Committee

Options :

1. Target: 3%, Upper tolerance level: 5%, Lower tolerance level: 1%

2. Target: 4%, Upper tolerance level: 6%, Lower tolerance level: 2%

3. Target: 6%, Upper tolerance level: 3%, Lower tolerance level: 9%

4. Target: 4%, Upper tolerance level: 3%, Lower tolerance level: 5%

5. Target: 2%, Upper tolerance level: 3%, Lower tolerance level: 5%

Answer : Target: 4%, Upper tolerance level: 6%, Lower tolerance level: 2%

• Question No. 49

Consider the following statement wrt. RBI Monetary tool (decrease in Repo Rate & Increase in Reverse repo rate)

Options :

1. Repo rate injects liquidity and Reverse Repo sucks liquidity from the market

2. Repo rate sucks liquidity and Reverse Repo injects liquidity from the market

3. Either A & B

4. Repo rate sucks liquidity and Reverse Repo sucks liquidity from the market

5. Repo rate & Reverse Repo both injects liquidity in the market.

Answer : Repo rate injects liquidity and Reverse Repo sucks liquidity from the market

• Question No. 50

Which entity finalizes the resolution plan under IBC, 2016?

Options :

1. CCI
2. DRT's
3. NCLT
4. High court
5. Supreme court

Answer : NCLT

- Question No. 51

Return of investment is the ratio between the net profit and cost of investment. ROI provides a measure of

Options :

1. Profitability
2. Cash flow
3. Production
4. Time value
5. Liquidity

Answer : Profitability

- Question No. 52

What is the most important factor driving price of stock in market?

Options :

1. Net sales
2. Operating cost
3. P/E ratio
4. EPS
5. cashflow

Answer : EPS

• Question No. 53

A leadership theory which is based on two behavioral dimensions, the concern for people and the concern for production is known as

Options :

1. Path-Goal Theory
2. Contingency Theory
3. Transformational Theory
4. Behavioral Theory
5. Managerial Grid Model

Answer : Managerial Grid Model

• Question No. 54

A leadership theory where leaders have complete trust in Subordinates and seeks frequent suggestions from them and use them constructively is known as

Options :

1. Consultative leadership
2. Participative leadership
3. Delegative leadership
4. Transactional leadership
5. Transformational leadership

Answer : Participative leadership

• Question No. 55

In which type of leadership power, a subordinate perceives that the supervisor has the power to punish or withhold key resources?

Options :

1. Legitimate power
2. Referent power
3. Reward power
4. Charismatic power
5. Coercive Power

Answer : Coercive Power

• Question No. 56

When a manager gives specific advice, clarifies expectations, assign tasks and works with subordinates to identify behavior to accomplish task, he is using which leadership style

Options :

1. Transactional Theory
2. Path-Goal Theory
3. Contingency Theory
4. Transformational Theory
5. Behavioral Theory

Answer : Path-Goal Theory

• Question No. 57

Decision metric under which the worst outcome is selected among many and the worst pay off related with the outcome is used in decision making :

Options :

1. Maximin
2. MiniMin
3. Maximax
4. Minimax

5. Expected Value

Answer : Maximin

• Question No. 58

Which of the following is not motivation factor as per Herzberg's Two factor theory

Options :

1. Recognition
2. Sense of achievement
3. Growth and promotional opportunities
4. Interpersonal relations
5. Responsibility & Meaningfulness of the work

Answer : Interpersonal relations

• Question No. 59

Control system which automates the process of control

Options :

1. Cybernetics control
2. AI control
3. Strategic Control
4. Open Control
5. Closed Control

Answer : Cybernetics control

• Question No. 60

In which theory of James MacGregor Burns Leader and Follower helps each other to move to higher level of motivation and morale?

Options :

1. Trait Theories
2. Contingency Theories
3. Behavioral Theories
4. Transformational theories
5. Participative Theories

Answer : Transformational theories

• Question No. 61

Which of the following are used as Liquidity Adjustment Facility by RBI?

- I. Repo rate
- II. Reverse Repo Rate
- III. Interest rate swaps
- IV. CRR

Options :

1. All except IV
2. All
3. All except II
4. Only I&II
5. All except III

Answer : Only I&II

• Question No. 62

A type of organizational structure where a well-defined vertical and horizontal borders and hierarchy is not present is known as:

Options :

1. Line organization
2. Functional organization
3. Matrix organization
4. Boundary less organization
5. Divisional organization

Answer : Boundary less organization

• Question No. 63

A type of organizational structure which use both Functional and Divisional structure is known as

Options :

1. Line organization
2. Functional-divisional organization
3. Matrix organization
4. Boundaryless organization
5. Flatarchy organization

Answer : Matrix organization

• Question No. 64

In a strategic management control method which involves speculating deviations rather than comparing variations after completion of the activity is known as

Options :

1. Feedback control
2. Reactive control
3. Concurrent control
4. Close loop control
5. Feed forward control

Answer : Feed forward control

- Question No. 65

Introduction of Fiscal Responsibility and Budget Management (FRBM) Bill, 2000 has paved the way for removal of

Options :

1. Ad Hoc Bill
2. Ways and Means Advance limit
3. Short term advance
4. Long term advances
5. None

Answer : Long term advances

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