

• Question No. 1

People who are disciplined and organised belong to which type of personality as per the OCEAN Model?

**Options :**

1. Openness
2. Conscientiousness
3. Extroversion
4. Agreeableness
5. Neuroticism

Answer : Conscientiousness

• Question No. 2

The difference between emotions and exposed emotions is known as \_\_\_\_\_.

**Options :**

1. Emotional Discrepancy
2. Emotional Dissonance
3. Emotional Suppression
4. Affective Incongruence
5. Emotional Resilience

Answer : Emotional Dissonance

• Question No. 3

The theory which focusses on consequences of greater good and evil \_\_\_\_\_.

**Options :**

1. Utilitarianism
2. Deontology

3. Virtue Ethics
4. Relativism
5. Theological Theory

Answer : Theological Theory

• Question No. 4

Kind of value which shows concerns for others \_\_\_\_\_.

**Options :**

1. Ethical Value
2. Instrumental Value
3. Intrinsic Value
4. Extrinsic Value
5. Caring

Answer : Caring

• Question No. 5

What role does the principle of transparency play in corporate governance?

**Options :**

1. Enhancing corporate secrecy
2. Timely and accurate disclosure
3. Concealing financial information
4. Minimizing shareholder involvement
5. None of these

Answer : Timely and accurate disclosure

• Question No. 6

Alternative sources of finance refer to non-traditional methods that businesses explore beyond conventional options to secure funds for their operations and expansion. Which of the following is not an Alternative source of Finance?

**Options :**

1. Crowdfunding
2. Peer to peer lending
3. Dark Pool Investments
4. Venture Capital
5. None of these

Answer : None of these

• Question No. 7

NaBFID was set up as a DFI that is Regulated and Supervised as AIFI by the Reserve Bank under Sections 45L and 45N of the Reserve Bank of India Act, 1934. What is the primary role of NaBFID in the economy?

**Options :**

1. Overseeing National Banking Regulations
2. Promoting International Trade Agreements
3. Facilitating Infrastructure Funding and Development
4. Managing Foreign Exchange Reserves
5. None of these

Answer : Facilitating Infrastructure Funding and Development

Direction:

The Pradhan Mantri Jan Dhan Yojana (PMJDY) – the National Mission for Financial Inclusion - completes nine years of successful implementation. The 9 years of PMJDY-led interventions and digital transformation have revolutionized financial inclusion in India. More than 50 crore people have been brought into the formal banking system through the opening of Jan Dhan Accounts. The cumulative deposits in these accounts surpass ₹2 lakh crore. Furthermore, about 34 crore RuPay cards have been issued to these accounts without charge, which also provides for a ₹2 lakh accident insurance cover.

Furthermore, the three social security schemes - Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY) have completed 8 years of successful implementation. Citing data on the 8th anniversaries of the Jan Suraksha Schemes, Smt. Sitharaman said that 16.2 crore, 34.2 crore and 5.2 crore enrolments have been done under PMJJBY, PMSBY & APY respectively till 26th April 2023. The PMJJBY scheme has provided crucial support to 6.64 lakh families who have received claims for Rs. 13,290 crore. Under PMSBY scheme more than 1.15 lakh families have received claims for Rs. 2,302 crore.

With respect to the information provided above, answer the following questions-

• Question No. 8

With reference to the PM Jan Dhan Yojana been mentioned in the above paragraph, what is the enhanced accidental insurance limit under PM Jan Dhan Yojana for an account opened after 2018?

Options :

1. Rs. 2 lakh
2. Rs. 3 lakh
3. Rs. 5 lakh
4. Rs. 6 lakh
5. None of these

Answer : Rs. 2 lakh

Direction:

The Pradhan Mantri Jan Dhan Yojana (PMJDY) – the National Mission for Financial Inclusion - completes nine years of successful implementation. The 9 years of PMJDY-led interventions and digital transformation have revolutionized financial inclusion in India. More than 50 crore people have been brought into the formal banking system through the opening of Jan Dhan Accounts. The cumulative deposits in these accounts surpass ₹2 lakh crore. Furthermore, about 34 crore RuPay cards have been issued to these accounts without charge, which also provides for a ₹2 lakh accident insurance cover.

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With respect to the information provided above, answer the following questions-

• Question No. 9

Under PM Jan Dhan Yojana amendments have been made with respect to the age limit of availing loans. What is the revised age limit now?

**Options :**

1. 18 to 45 years
2. 21 to 55 years
3. 20 to 60 years
4. 18 to 65 years
5. None of these

Answer : 18 to 65 years

Direction:

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With respect to the information provided above, answer the following questions-

- Question No. 10

The above mentioned PM Suraksha Bima Yojana had an yearly premium amount of Rs.12. What is the new premium amount for enrolment for full year under PM Suraksha Bima Yojana?

**Options :**

1. Rs.60
2. Rs.55
3. Rs.35
4. Rs.20
5. None of these

Answer : Rs.20

Direction:

The "fit and proper" criteria (or "fit and proper test") make reference to requirements for evaluating managers, directors and shareholders. Particularly, the ability to fulfill their duties ("fitness") as well as their integrity and suitability ("propriety") are examined. This concept is a standard in corporate governance of financial institutions.

Most financial supervision organisms include these requirements in their regulatory frameworks to ensure that institutions have a prudent and solid management. Senior management, directors and shareholders who hold influence over the entity's operations must meet the "fit and proper" criteria. Fitness requirements take into consideration formal qualifications, previous experience and career.

On the other hand, integrity and suitability analyze aspects such as criminal records, financial position, civil actions against third parties, sanctions applied by regulators of other similar industries, questionable business practices and rejection or expulsion from professional associations.

Answer the following questions after reading the above information -

- Question No. 11

The concept of stewardship means that a company's directors -

**Options :**

1. Are responsible for ensuring that the company complies with the law
2. Are responsible for ensuring that the company pays its tax by the due date
3. Safeguard the company's assets and manage them on behalf of shareholders
4. Report suspected fraud and money laundering to the authorities
5. None of these

Answer : Safeguard the company's assets and manage them on behalf of shareholders

Direction:

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Answer the following questions after reading the above information -

- Question No. 12

With respect to the Risk Management Committee, what is the quorum for a meeting of this committee?

**Options :**

1. Shall be either two members or one third of the members of the committee, whichever is higher, including at least one member of the board of directors in attendance.
2. Shall be either two members or one fourth of the members of the committee, whichever is higher, including at least two members of the board of directors in attendance.
3. Shall be either three members or one third of the members of the committee, whichever is higher, including at least one member of the board of directors in attendance.

4. Shall be either four members or one third of the members of the committee, whichever is higher, including at least one member of the board of directors in attendance.

5. None of these

Answer : Shall be either two members or one third of the members of the committee, whichever is higher, including at least one member of the board of directors in attendance.

Direction:

The "fit and proper" criteria (or "fit and proper test") make reference to requirements for evaluating managers, directors and shareholders. Particularly, the ability to fulfill their duties ("fitness") as well as their integrity and suitability ("propriety") are examined. This concept is a standard in corporate governance of financial institutions.

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Answer the following questions after reading the above information -

- Question No. 13

Who serves as the chairman of the Risk Management Committee?

**Options :**

1. The CEO of the organization
2. The Chief Financial Officer (CFO)
3. A whole time director nominated by the committee members
4. The committee member with the longest tenure
5. The Chief Risk Officer (CRO)

Answer : A whole time director nominated by the committee members

Direction:



The "fit and proper" criteria (or "fit and proper test") make reference to requirements for evaluating managers, directors and shareholders. Particularly, the ability to fulfill their duties ("fitness") as well as their integrity and suitability ("propriety") are examined. This concept is a standard in corporate governance of financial institutions.

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Answer the following questions after reading the above information -

- Question No. 14

Which committee is mandated by the Reserve Bank of India (RBI) under the Fit and Proper Criteria?

**Options :**

1. Human Resources Committee
2. Ethics and Compliance Committee
3. Risk Management Committee
4. Nominations and Remuneration Committee
5. Fit and Proper Assessment Committee

Answer : Nominations and Remuneration Committee

Direction:

Motivation plays a pivotal role in the corporate environment, serving as a driving force that propels individuals and teams towards enhanced performance and productivity. In the workplace, where diverse tasks and challenges abound, motivated employees are more likely to exhibit higher levels of commitment, enthusiasm, and resilience. A motivated workforce not only meets organizational goals but also contributes to a positive and dynamic work culture. Motivation serves as a catalyst for innovation, creativity, and continuous improvement, fostering a sense of accomplishment and job satisfaction among employees. It is the cornerstone of employee engagement, influencing

job retention and reducing absenteeism. In addition, motivated individuals are more open to learning and adapting to change, crucial attributes in today's rapidly evolving business landscape. Recognizing and addressing the diverse needs and aspirations of employees through effective motivational strategies can create a harmonious and thriving workplace, ultimately contributing to the long-term success and competitiveness of the organization.

- Question No. 15

What is the highest need as per the Maslow's Theory of Needs?

**Options :**

1. Physiological
2. Safety
3. Love and Belonging
4. Esteem
5. Self-Actualization

Answer : Self-Actualization

Direction:

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- Question No. 16

How many elements are there in the David McClelland theory?

**Options :**

1. 2
2. 3
3. 4
4. 5
5. 6

Answer : 4

**Direction:**

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- Question No. 17

There are such managers who assume some employees are lazy and dislike work and some are of the opposite character. Which theory talks about these types of managers.

**Options :**

1. Contingency Theory
2. Equity Theory
3. Theory X and Theory Y
4. Leadership-Member Exchange Theory
5. Expectancy Theory

Answer : Theory X and Theory Y

Direction:

In the public sector, leadership plays a critical role in steering organizations toward effective governance, efficient service delivery, and the fulfillment of public needs. Strong leadership is essential for navigating the complex challenges inherent in public sector jobs, where the stakes often involve public welfare, resource allocation, and policy implementation. Effective leaders in the public sector inspire trust, foster transparency, and promote accountability, establishing a foundation for ethical decision-making. They provide a vision that aligns with the public interest, ensuring that government agencies work cohesively to address societal issues. Leadership in the public sector is instrumental in promoting innovation, adaptability, and responsiveness to the evolving needs of citizens. Skilled leaders guide their teams through periods of change, balancing stability with the necessary adjustments to meet the demands of a dynamic and diverse public. Overall, strong leadership is indispensable for the successful functioning of public sector organizations, contributing to the well-being and satisfaction of the communities they serve.

- Question No. 18

Kurt Lewin, in 1930, introduced three basic types of Leadership Styles. They are \_\_\_\_\_.

**Options :**

1. Authoritarian, Laissez-Faire, Charismatic
2. Autocratic, Democratic, Delegative
3. Transformational, Transactional, Servant
4. Participative, Situational, Transformational
5. Directive, Supportive, Achievement-oriented

Answer : Autocratic, Democratic, Delegative

Direction:

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- Question No. 19

Which of the following comes under Contingency Theory?

**Options :**

1. Theory X and Theory Y
2. Maslow's Hierarchy of Needs
3. Path-Goal Theory and Fiedler's Contingency Model
4. Transactional Leadership and Transformational Leadership
5. Situational Leadership and Servant Leadership

Answer : Path-Goal Theory and Fiedler's Contingency Model

**Direction:**

In the public sector, leadership plays a critical role in steering organizations toward effective governance, efficient service delivery, and the fulfillment of public needs. Strong leadership is essential for navigating the complex challenges inherent in public sector jobs, where the stakes often involve public welfare, resource allocation, and policy implementation. Effective leaders in the public sector inspire trust, foster transparency, and promote accountability, establishing a foundation for ethical decision-making. They provide a vision that aligns with the public interest, ensuring that government agencies work cohesively to address societal issues. Leadership in the public sector is instrumental in promoting innovation, adaptability, and responsiveness to the evolving needs of citizens. Skilled leaders guide their teams through periods of change, balancing stability with the necessary adjustments to meet the demands of a dynamic and diverse public. Overall, strong leadership is indispensable for the successful functioning of public sector organizations, contributing to the well-being and satisfaction of the communities they serve.

- Question No. 20

Which of the following is one example of Non-verbal communication?

**Options :**

1. Written Reports
2. Emails
3. Meetings
4. Body Language
5. Phone Calls

Answer : Body Language

Direction:

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- Question No. 21

Identify the barrier in communication when the personal in not able to translate the language?

**Options :**

1. Cultural
2. Psychological
3. Semantic
4. Physical

5. Emotional

Answer : Semantic

Direction:

In the public sector, leadership plays a critical role in steering organizations toward effective governance, efficient service delivery, and the fulfillment of public needs. Strong leadership is essential for navigating the complex challenges inherent in public sector jobs, where the stakes often involve public welfare, resource allocation, and policy implementation. Effective leaders in the public sector inspire trust, foster transparency, and promote accountability, establishing a foundation for ethical decision-making. They provide a vision that aligns with the public interest, ensuring that government agencies work cohesively to address societal issues. Leadership in the public sector is instrumental in promoting innovation, adaptability, and responsiveness to the evolving needs of citizens. Skilled leaders guide their teams through periods of change, balancing stability with the necessary adjustments to meet the demands of a dynamic and diverse public. Overall, strong leadership is indispensable for the successful functioning of public sector organizations, contributing to the well-being and satisfaction of the communities they serve.

• Question No. 22

As per the French & Raven Theory, which of the following are positional Power and Personal Power?

Options :

1. Legitimate, Coercive, Reward, Referent, and Expert
2. Legitimate, Coercive, Reward, Expert, and Informational
3. Positional, Coercive, Reward, Referent, and Knowledge
4. Positional, Coercive, Reward, Expert, and Informational
5. Legitimate, Coercive, Reward, Referent, and Knowledge

Answer : Legitimate, Coercive, Reward, Referent, and Expert

• Question No. 23

Company A has a net income of ₹50,000 and total assets of ₹500,000. What is the Return on Assets (ROA) for Company A?

**Options :**

1. 10%
2. 5%
3. 25%
4. 15%
5. 20%

Answer : 5%

Direction:

**Refer to the following information to answer the next 4 questions (Q15 to Q17)**

The asset reconstruction industry is set to clock the best growth this fiscal as their asset under management is expected to increase by almost 10% to Rs 1.1 lakh crore. The 29-player ARC industry began its journey in the second half of 2002 and has since undergone radical regulatory changes and challenges.

With the beginning of operation of public sector National Asset Reconstruction Co. and rising popularity of the Insolvency and Bankruptcy Code effective from May 2016 also pose challenge for the ARC industry. Another major challenge is the steep fall in banks' non-performing assets, which is set to fall to under 5% by March, down from over 11% in FY18. Assets under management of ARCs are set to grow 9.8% to a five-year high this fiscal, driven by a few large transactions to Rs 1.19 lakh crore.

- Question No. 24

As per RBI guidelines for ARCs, an asset becomes non-performing when the interest or principal is overdue for a period of how many days from the date of acquisition or the due date as per contract between the borrower and the originator, whichever is later?

**Options :**

1. 60 days
2. 90 days
3. 120 days
4. 180 days
5. 240 days



Answer : 180 days

Direction:

**Refer to the following information to answer the next 4 questions (Q15 to Q17)**

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• Question No. 25

What is the minimum percentage of the total assets owned by the borrower that is required for an ARC to effect change in or takeover of the management of the business of the borrower?

**Options :**

1. 10%

2. 20%

3. 25%

4. 30%

5. 40%

Answer : 25%

• Question No. 26

**Special Situation Funds can be offered by registered Fund Management Entity in IFSC, which of the following conditions govern them?**

(i) Only close ended SSFs are permissible, with minimum tenure of 3 years

(ii) Extension of the tenure of the close ended special situation fund may be permitted up to five (5) years

(iii) A special situation fund shall be constituted in IFSC as a company or LLP or Trust under the applicable laws of India.

**Options :**

1. Only I and ii are correct
2. Only ii and iii are correct
3. Only I and iii are correct
4. All are correct
5. None is correct

Answer : Only I and iii are correct

- Question No. 27

Which of the following actions most emerging economies took after facing with the prospects of global stagflation, nations, feeling compelled to protect their respective economic space?

I- Nation opted Protectionist Measures

II- Slowed down Cross border trade

III- Opened their economy more

**Options :**

1. Only I
2. Only III
3. I & II
4. II & III
5. I, II, & III

Answer : I & II

- Question No. 28

Which of the following best describes the concept of arbitrage in finance?

**Options :**

1. The act of engaging in foreign currency arbitration with a counterparty.
2. The practice of exploiting differences in prices of the same asset between two or more markets in order to make a profit.
3. The process of generating income through the buying and selling of foreign currencies.
4. The practice of investing in multiple asset classes to reduce overall risk.
5. All of the above.

Answer : The practice of exploiting differences in prices of the same asset between two or more markets in order to make a profit.

• Question No. 29

Which of the following accounting rules can roughly estimate how many years a given sum of money must earn at a given compound annual interest rate in order to double that initial amount.

**Options :**

1. Rule of 85
2. Rule of 78
3. Rule of 144
4. Rule of 72
5. Rule of 216

Answer : Rule of 72

• Question No. 30

Which among the followings are correct statements with regard to NBFC in India?

- (A) All NBFCs should be registered with RBI.
- (B) NBFCs cannot accept demand deposits.
- (C) NBFCs do not form part of the payment and settlement system and cannot issue cheques drawn on itself.

(D) Deposit insurance facility of Deposit Insurance and Credit Guarantee Corporation is not available to depositors of NBFCs.

Choose the correct from the options given below:

**Options :**

1. (A), (B), (C) only
2. (A), (B), (C), (D) only
3. (A), (B), (D) only
4. (A), (D) only
5. None of the above

Answer : (A), (B), (C), (D) only

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