

Direction:

**Read the following passage and answer the next 4 question**

The Companies Act 2013 had introduced several new provisions which changed the face of Indian corporate business. One of such new provisions was the Corporate Social Responsibility (CSR). The concept of CSR rests on the ideology of give and take. Companies take resources in the form of raw materials, human resources etc. from the society. By performing the task of CSR activities, the companies are giving something back to the society.

CSR is the integration of socially beneficial programs and practices into a corporation's business model and culture. India is one of the first countries in the world to make CSR mandatory for companies following an amendment to the Companies Act, 2013 in 2014. Under the Companies Act, businesses can invest their profits in areas such as promoting rural development in terms of healthcare, sanitation, education including skill development, environmental sustainability, etc.

- Question No. 1

The provisions related to CSR are given under which section of the Companies Act 2013?

**Options :**

1. Section 8
2. Section 62
3. Section 135
4. Section 139
5. Section 177

Answer : Section 135

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• Question No. 2

As per Companies Act a company with what minimum networth will have to comply with CSR provisions?

Options :

1. Rs.100 crore
2. Rs.250 crore
3. Rs.500 crore
4. Rs.1000 crore
5. Rs.2000 crore

Answer : Rs.500 crore

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• Question No. 3

What is the expenditure requirement under CSR, as per Companies Act 2013?

**Options :**

1. 1.0% of the average net profits of three immediately preceding years
2. 1.5% of the average net profits of three immediately preceding years
3. 2.0% of the average net profits of three immediately preceding years
4. 2.5% of the average net profits of three immediately preceding years
5. 3.0% of the average net profits of three immediately preceding years

Answer : 2.0% of the average net profits of three immediately preceding years

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• Question No. 4

As per the CSR provisions under Companies Act, a CSR committee is to be constituted by certain companies. This committee should consist of at least \_\_\_\_\_ directors of which at least \_\_\_\_\_ is/are independent director(s).

**Options :**

1. 5, 3
2. 4, 2

3. 3, 1

4. 4, 1

5. 3, 2

Answer : 3, 1

Direction:

**Read the following passage and answer the next 2 question**

'Outsourcing' is defined as the NBFC's use of a third party (either an affiliated entity within a corporate group or an entity that is external to the corporate group) to perform activities on a continuing basis that would normally be undertaken by the NBFC itself, now or in the future.

NBFCs have been outsourcing various activities and are hence exposed to various risks. Further, the outsourced activities are to be brought within regulatory purview to protect the interest of the customers of NBFCs and to ensure that the NBFC concerned and RBI have access to all relevant books, records and information available with service provider.

Some key risks in outsourcing are Strategic Risk, Reputation Risk, Compliance Risk, Operational Risk, Legal Risk, Exit Strategy Risk, Counterparty Risk, Country Risk, Contractual Risk, Access Risk, Concentration and Systemic Risk. It is therefore imperative for the NBFC outsourcing its activities to ensure sound and responsive risk management practices for effective oversight, due diligence and management of risks arising from such outsourced activities.

- Question No. 5

Which of the following financial activity cannot be outsourced by an NBFC?

**Options :**

1. Loan origination
2. Supervision of loans
3. Document processing
4. Internal audit and compliance
5. All can be outsourced

Answer : Internal audit and compliance

Direction:

**Read the following passage and answer the next 2 question**

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## • Question No. 6

Which of the following financial activity can be outsourced by an NBFC?

**Options :**

1. Core management functions
2. Sanctioning of loans
3. Data processing
4. Management of investment portfolio
5. None of the above

Answer : Data processing

Direction:

**Based on the following case study, answer the following 4 questions.**

Over the years, the role of the AIFIs (EXIM Bank, NABARD, NHB & SIDBI) in the Indian financial system has undergone significant change reflecting the changes in their business models. As the Indian economy grows further, the AIFIs are increasingly being seen as key institutions to promote the flow of direct or indirect credit to the economic sectors they cater to. It has been decided, therefore, to extend Basel III Capital framework to the AIFIs as detailed in the following paragraphs.

• Question No. 7

What is the minimum Capital adequacy ratio including capital buffer, proposed for All India Financial Institutions by RBI?

**Options :**

1. 10.5%
2. 11.5%
3. 12.0%
4. 12.5%
5. 15.0%

Answer : 11.5%

Direction:

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• Question No. 8

Which among the following will not be considered a constituent of Tier 2 capital of AIFI according to BASEL III capital framework?

- A. Revaluation Reserves
- B. General Loan-loss Reserves
- C. Capital Reserve
- D. Statutory Reserves

**Options :**

1. A and B
2. B and C
3. C and D
4. A and D
5. All of the above

Answer : C and D

Direction:

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- Question No. 9

PNCPS are allowed to be included in Tier I Capital. What does 'C' in PNCPS stand for ?

**Options :**

1. Cumulative
2. Capital
3. Convertible
4. Currency
5. Called-up

Answer : Cumulative

- Question No. 10

As per the recent guidelines by RBI for issuance of Share Capital by Rural Co-operative Banks, what is the limit of the outstanding amount of PNCPS and Perpetual Debt Instruments along with outstanding Innovative Perpetual Debt Instruments (IPDI) of total Tier-I capital at any point of time?

**Options :**

1. 5%
2. 10%
3. 20%
4. 35%
5. 40%

Answer : 35%

Direction:

**Based on the following case study, answer the following 3 questions.**

Ram moved to ABC Ltd, because of the attractive growth opportunities at ABC Ltd. He was laterally hired at a senior position in ABC Ltd. Ram faced various challenges at ABC, though. His colleagues did not like him as he was a lateral hire while they had been in the company for years, growing through the levels. So he felt like an outsider. Furthermore, he lacked the freedom to take decisions.

Another challenge that Ram faced was related to ineffective and non-working air conditioners in the office, which made it difficult for him to focus on work. He complained about the ACs condition, but the issue remained unresolved.

Later Ram left ABC Ltd. to start his own venture.

- Question No. 11

The air conditioners not working in the office is which of the following factors?

**Options :**

1. Hygiene factor
2. Motivational factor
3. Relatedness factor
4. Social factor



5. Affiliation factor

Answer : Hygiene factor

Direction:

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- Question No. 12

As per ERG theory, which of the following needs had motivated RAM to join ABC Ltd?

**Options :**

1. Existence needs
2. Relatedness needs
3. Growth needs
4. Esteem needs
5. Self-actualisation needs

Answer : Growth needs

Direction:

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• Question No. 13

How could the company, ABC Ltd, have made Ram stay in the company?

**Options :**

1. By giving better working conditions
2. By giving him more autonomy and challenging work
3. By giving him more pay and perks
4. By ensuring his colleagues like him
5. By hiring him at entry level and not as lateral

Answer : By giving him more autonomy and challenging work

Direction:

**Read the following passage and answer the next 4 questions**

A very important process in an organization is the act of transferring information from one place, person or group to another which involves at least one sender, a message and a recipient.

It may sound simple, but it can be a complex process, if not properly performed. The transmission of the message from sender to recipient can be affected by a huge range of things. These include our emotions, the cultural situation, the medium used, and even our location. The complexity associated with this process, requires good skills in employees to ensure its effectiveness, accuracy and efficiency.

• Question No. 14

Which process is being referred to in the above passage?

**Options :**

1. Organising process
2. Supervision process
3. Leading process
4. Motivation process
5. Communication process

Answer : Communication process

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- Question No. 15

Which of the following completes the loop of this process?

**Options :**

1. Message
2. Receiver
3. Feedback
4. Channel
5. Messenger

Answer : Feedback

Direction:

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- Question No. 16

This process starts with which of the following?

**Options :**

1. Channel selection
2. Identification of receiver
3. Removal of possible barriers
4. Encoding of message
5. Decoding of message

Answer : Encoding of message

Direction:

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- Question No. 17

Which of the following will render this process ineffective?

**Options :**

1. Sharing of activity

2. Active listening
3. Amicable delivery
4. Accurate language
5. Abstruse message

Answer : Abstruse message

Direction:

**Read the following passage and answer the following 3 questions.**

Organizational behavior is the applied behavioral science of employee interactions and organizational processes within a business or work environment. It gives employees a clear idea of what to expect from their workplace culture and managers an idea of how that culture may help or hinder their employees. The application of psychological sciences in the workplace is used to better understand the individuals and hierarchy structures.

Organizational behavior is important in running an efficient and successful business. Studying OB can result in better workplace communication, a more hospitable work environment, and better conflict resolution. This not only benefits the company itself and the managers but the employees as well.

- Question No. 18

Organisation behaviour is studied at how many levels?

Options :

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

Answer : 3

Direction:

**Read the following passage and answer the following 3 questions.**

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• Question No. 19

At which level of organisation behaviour does motivation, attitude, etc. affect the organisation behaviour?

**Options :**

1. Individual
2. Group
3. Senior Manager
4. Organisation
5. Society

Answer : Individual

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• Question No. 20

In organisational behaviour, what perspective supports the belief that employee behavior is in large part based on own personal feelings, interactions, thoughts and experiences?

**Options :**

1. Internal
2. External
3. Classical
4. Contemporary
5. Human

Answer : Internal

• Question No. 21

What is the investment and annual turnover criteria to classify an enterprise as a 'small enterprise'?

**Options :**

1. Rs.5 crore and Rs.20 crore respectively
2. Rs.5 crore and Rs.50 crore respectively
3. Rs.10 crore and Rs.25 crore respectively
4. Rs.10 crore and Rs.50 crore respectively
5. Rs.20 crore and Rs.50 crore respectively

Answer : Rs.10 crore and Rs.50 crore respectively

• Question No. 22

What is the limits for FPI investment in corporate bonds for FY 2022-23 ?

**Options :**

1. 2%
2. 6%
3. 15%
4. 18%
5. 20%

Answer : 15%

• Question No. 23

\_\_\_\_\_ is a 20 character global reference number conceived by G20 that uniquely identifies every entity or structure that is party to a financial transaction, in any jurisdiction

**Options :**

1. IEC
2. LEI
3. UPI
4. TAN
5. PAN

Answer : LEI

• Question No. 24

RBI created Payments Infrastructure Development Fund (PIDF) which intends to subsidise deployment of payment acceptance infrastructure in the country. The PIDF targets to add \_\_\_\_\_ touch points for digital payments acceptance every year.

**Options :**

1. 5 lakh
2. 20 lakh
3. 30 lakh
4. 50 lakh
5. 1 crore

Answer : 30 lakh

• Question No. 25

Commercial bank credit to NBFCs for on-lending to priority sector is allowed up to \_\_\_\_\_ of the bank's total PSL, as per RBI regulations?



**Options :**

1. 1%
2. 2.5%
3. 5%
4. 7.5%
5. 15%

Answer : 5%

• Question No. 26

In which of the following phases of change does the organisations require support to sustain the change?

**Options :**

1. Un-freezing
2. Changing
3. Refreezing
4. Movement
5. Reinforcement

Answer : Refreezing

• Question No. 27

\_\_\_\_\_ is a formal communication whereby employees engage in crosswire communication across the boundaries of their reporting relationship irrespective of chain of command.

**Options :**

1. Upward
2. Downward
3. Lateral
4. Diagonal/crosswise
5. Matrix

Answer : Diagonal/crosswise

• Question No. 28

A person who is reliable, dependable, goal oriented and well organised is high on which of the following personality traits?

**Options :**

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

Answer : Conscientiousness

• Question No. 29

Which of the following concepts describes the line of authority should flow from top management to bottom?

**Options :**

1. Delegation
2. Scalar chain
3. Centralisation
4. Unity of command
5. Authority

Answer : Scalar chain

• Question No. 30

Unethical behaviour at workplace is not acceptable. Blaming unethical behaviour on others is an example of \_\_\_\_\_

**Options :**

1. Higher-Purpose Excuse
2. Displacement of Responsibility
3. Euphemistic Labeling
4. Diffusement of Responsibility
5. Ethical dilemma

Answer : Displacement of Responsibility

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