

S.Y.B.Com.(B.I.) - Semester IV

Sample Questions

Subject	Unit	Question	Option A	Option B	Option C	Option D	Correct Option
Business Eco-II	1	_____ is the total value of all final goods and services produced by the country in certain year.	National Income	Personal Income	Corporate Income	Foreign Income	A
Business Eco-II	1	When income equals consumption, savings will be _____.	Positive	Negative	Zero	Infinity	C
Business Eco-II	1	During Recession _____.	Bank credit grows rapidly	Growth rate is below the level	Idle funds are channelised into productive areas	Growth rate may remain above the steady growth	D
Business Eco-II	2	Deflation is _____.	Deficit Budget	Reduction in Taxation	Increase in public expenditure	Reverse of Inflation	D
Business Eco-II	2	Which of the following measure is adopted to reduce inflation? _____.	Reduction in bank rate	Reduction in repo-rate	Increase in government expenditure	Cuts in government spending	D
Business Eco-II	3	The chief proponent of the concept of functional finance is _____.	A.P.Lerner	J.M.Keynes	Hugh Dalton	Paul Samuelson	A
Business Eco-II	3	The debt repayable by the government after a fixed period of time is known as _____.	Redeemable Debt	Irredeemable Debt	Coercive Debt	Non Convertible Debt	A
Business Eco-II	4	The classical theory of international trade was given by _____.	G.V.Haberler	David Ricardo	Heckscher	Ohilin	B
Business Eco-II	4	Devaluation means _____.	to reduce the value of home currency in other currency	to appreciate the value of home currency	to increase the value of home currency in other currency	to constant the value of home currency	A
Business Eco-II	4	Hedging refers to the _____.	international capital flow	avoidance of foreign exchange risk	a large firm	foreign currency	D
Costing	1	Implicit and imputed cost _____.	Are Used Interchangeably	Are two different concepts	Mean the same	Both A and C	D
Costing	1	Differential cost is also called as _____ cost	Marginal	Fixed	Incremental	Variable	C

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Costing	2	If direct Material is Rs 70,000, Direct Labour is Rs 50,000 and Direct Expenses are Rs 5000 the Prime Cost is equal to _____.	Rs. 1,25,000	Rs 120,000	Rs 55,000	Rs 75,000	A
Costing	2	Profit as per costing books Rs 50,000. Under recovery of works overheads in costing books was Rs 5,000. Thus, reconciliation statement will show _____.	Profit as per Finance books Rs 45000	Profit as per Finance books Rs 55,000	Loss as per Finance books Rs 55,000	Loss as per Finance books Rs 55,000	A
Costing	2	Interest on Loan paid is classified as _____.	Factory Expense	Non cost Expenditure	Selling and Distribution Expenditure	Notional Expenditure	B
Costing	3	Contribution is the difference between _____	Fixed and Variable Cost	Fixed Cost and Sales	Sales and Variable Cost	Sales and Total Cost	C
Costing	3	If sales are Rs 30 per unit and variable costs is 24 the Profit volume ratio will be _____.	0.3	0.2	0.35	0.4	B
Costing	4	Given standard time per unit is 80 hours, standard time per hour @ Rs 1 per hour, actual time per unit is 90 hours and actual rate per hour @ Rs 1.10 per hour. Determine labour efficiency variance.	Rs 15(A)	Rs 10(F)	Rs 10(A)	Rs 15(F)	C
Costing	4	Gang Variance Refers to _____ variance.	Labour Mix	Material Mix	Labour Yield	Labour Efficiency	A
Costing	4	If the standard rate of material is Rs 2 and Standard Quantity is 5 kg. The actual rate is Rs 1 and actual quantity is 4 kg. The material cost variance would be Rs _____.	6 (F)	6(A)	3(F)	3(A)	B
IT in B & I- II	1	The Constituted a working group on internet banking	RBI	E-cash	ATM	Mobile banking	A
IT in B & I- II	1	The Is a device used by the bank customers to process account transactions	Mobile	ATM	E-banking	A/C transaction	B
IT in B & I- II	2	KDD Stand for.....	Known as Knowledge	Knowns as Kinght	Knowlegde as Knowledge	KK	A
IT in B & I- II	2	It is process of extracting the useful information stored in the large database	DATA WARE HOUSING	DATA MINING	DATA ANALYZE	DATA SCOPE	B

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IT in B & I- II	3,, automatically tracks all these steps in the sales process	Operational excellence	CRM,SCM,SAF	BI	Mining	B
IT in B & I- II	3 is an integral part of E-commerce.	Smartcard	Diffusion	IDBRT	EPS	D
IT in B & I- II	4	In PowerPoint, the header and footer button can be found on the insert tab in what group?	Tables group	Text group	Object group	TABS	B
IT in B & I- II	4	The slide that is used to introduce a topic and set the tone for the presentation is called the	Title slide	Bullet slide	Table slide	Graphic slide	A
IT in B & I- II	4	A new presentation can be created from	Slide Design	Blank Presentation	Tables group	TABS	B
IT in B & I- II	3	IT banking legal act started at	ITACT,2000	ITACT2002	IT ACT, 2005	IT ACT, 2001	A
FM-II	1	Short term finance is used to finance	Fixed assets	Working Capital	Capital Expenditure	Cash Credit	B
FM-II	1	The term Working Capital Gap means	Current Assets minus Current Liabilities	Current Assets plus Current Liabilities	Current Assets multiplied by Current Liabilities	Current Assets divided by Current Liabilities	A
FM-II	1	Working capital is also known as _____ capital.	base	fixed	floating	circulating	D
FM-II	2	_____ motive refers to holding of cash in order to meet the routine transactions.	Speculative	Precautionary	Transaction	Compensating	C
FM-II	2	Management of trade credit is commonly known as Management of	Receivables	Cash Sales	Current Assets	Credit Assets	A
FM-II	3	Inventory turnover ratio show the relationship between the cost of goods sold and	Sales	Prime cost	Profit	Average inventory	D
FM-II	3	Sales budget is	actual	futuristic	operational	Activity budget	B
FM-II	3	Budget is prepared for a	Indefinite period	Definite period	Period of one year	Six months	B
FM-II	4	Financial risk is analysed with the help of	Operating Leverage	Financial Leverage	Combined Leverage	Break Even Analysis	B
FM-II	4	The ultimate objective of Financial Management is	Wealth maximization	Profit maximization	Survival	Increasing market share	A

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Corp & Sec Law	1	Companies Act 2013 allows for _____	Investigation	Business	Valuations	Profits Determination	A
Corp & Sec Law	1	The Electricity Act was passed in _____	2004	2005	2003	2007	C
Corp & Sec Law	1	Every company has to prepare _____ as per Companies Act	Financial Statements	Ratios	reports	Profit Valuation	A
Corp & Sec Law	2	SCRA was passed in _____	1958	1957	1960	1956	D
Corp & Sec Law	2	Put option is the option to _____	Buy	Sell	Hold	Trade	B
Corp & Sec Law	3	Underwriters agree to subscribe for the _____	Losses	Profits	Shares	Liabilities	C
Corp & Sec Law	3	SEBI is constituted by the _____	RBI	NABARD	State Government	Central Government	D
Corp & Sec Law	3	Abridged Prospectus means a _____ prospectus	Summarized	Detailed	Optional	Mandatory	A
Corp & Sec Law	4	Depositories Act was passed in _____	1994	1996	1999	1998	B
Corp & Sec Law	4	Demat is _____ trading of shares	Online	Offline	OTC	Exchange traded	A
Wealth Mgmt	1	Adequacy of income becomes more important than growing wealth in _____ phase	Windfall gain	accumulation	distribution	transition	C
Wealth Mgmt	1	In a deep recession, professional investors are likely to prefer _____	Real Estate	Equity	Debt	Gold	D
Wealth Mgmt	2	In case of _____ insurance, the cost of premium is lowest.	Term	Endowment	ULIP	Money Back	A
Wealth Mgmt	2	Identify, which of the following is true	Insurance is gambling	Insurance is charity	Insurance is for profit making	Insurance is a co-operative device	D
Wealth Mgmt	2	Which of the following is not a primary function of insurance?	Insurance Provides certainty	Insurance Provides Protection	Risk Sharing	Prevention of loss	D
Wealth Mgmt	3	How many PPF accounts can an individual open in his/her name?	One	Two	Three	No limit	A

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Wealth Mgmt	3	Investments in _____ is subject to inflation risk.	Gold	Equity Shares	Real Estate	Bonds	D
Wealth Mgmt	4	The act of determining how wealth will be distributed before or upon death is _____	Tax Planning	Estate Planning	Retirement Planning	Investment Planning	B
Wealth Mgmt	4	What is a benefit of a trust over a will?	It is entirely tax free	No probate required	very simple	cost effective	B
Wealth Mgmt	4	Which of these asset classes is most likely to meet the objectives of generating regular incomes?	Equity	Cash and Equivalents	Debt	Gold	C
FC-IV	1	_____ concepts considers human life as a kind of property or assets that earns an income.	Risk	HLV	Level Premium	Mutuality	B
FC-IV	1	HLV stands for _____	Human Life Value	Home Life Value	Human Legal Value	Health Long Value	C
FC-IV	1	Health Insurance is not available to any person above _____ age	75	80	65	60	B
FC-IV	2	Hull insurance related in the case of _____.	Ship	Machine	building	life	A
FC-IV	2	Third Party Administration started in India in the year _____.	2005	2006	2003	2001	C
FC-IV	3	Simple Home insurance provides protection upto _____ years.	3	25	5	45	B
FC-IV	3	Long Term Home insurance provides protection upto _____ years.	3	25	5	45	A
FC-IV	4	SBI General Insurance company is a joint venture between SBI and _____.	Insurance Australian Group	Insurance American Group	Insurance Canadian Group	Insurance Austrian Group	A
FC-IV	4	The Workmen's Compensation Act, _____	1923	1944	1972	1989	A
FC-IV	4	Gratuatity is applicable to employees who have provided continuous service of minimum _____ years.	10	5	3	12	B