

Question Booklet No.

535105

NBA3S-1707-A-23/24

B.B.A./B.C.A./B.Sc. III Semester (NEP) Degree Examination

MANAGEMENT

Financial Education and Investment Awareness

Paper - SEC

Maximum Time : 90 Minutes (1½ Hours)

Maximum Marks : 30

Roll No.

Answer Sheet No.

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### INSTRUCTIONS

PLEASE READ THE FOLLOWING INSTRUCTIONS CAREFULLY

1. Mark the Roll Number and Answer Sheet No. in the space provided on the Question Booklet and on the Answer Sheet.
2. Candidates are not allowed to carry any papers, notes, books, calculators, mobile phones, bluetooth, scanning devices etc. in the Examination Hall. Any candidate found using or in possession of such unauthorized material or indulging in copying or impersonation or adopting unfair means/reporting late/without Roll No Slip will not be permitted to take the written Test.
3. Strictly follow the instructions given by the Centre Supervisor/Room Invigilator and those given on the Question Booklet.
4. Use ONLY blue/black ball point pen for darkening the circles on the OMR Answer Sheet. Use of eraser, whitener (fluid) and cutting is not allowed on the OMR Answer Sheet.
5. After finishing the examination, hand over OMR answer sheet to the Room Invigilator.
6. This Question Booklet contains a total of **30 objective type questions carrying one (1) mark each** and the maximum **time allotted for the test is 90 minutes.**
7. The test is Objective type. Each objective question is followed by four responses. Choose the correct/best response and mark your response on the OMR Answer Sheet and not in the Question Booklet.
8. **There will be no Negative Marking. One mark will be awarded for each correct answer.**
9. Completely darken the CIRCLE so that the alphabet inside the CIRCLE is not visible as shown in the example below

Correct Method

(A) ● (C) (D)

Wrong Methods

(A) (B) (C) (D) / (A) (X) (C) (D) / (A) (B) (C) (D)

10. Darken ONLY ONE CIRCLE for each answer. If you darken more than one circle, it will be treated as a wrong answer.
11. Mark answer only in the space provided. DO NOT make any stray mark anywhere on the OMR Answer Sheet. DO NOT fold or wrinkle the OMR Answer Sheet. Rough work MUST NOT be done on the answer sheet. Use your test booklet for this purpose.

**DO NOT OPEN THIS BOOKLET UNTIL TOLD TO DO SO**

NBA3S-1707-A-23/24/2023-24

(1)

[Contd....

**Note: Answer all multiple choice questions. Each question carries One mark.**

1. Which of the following is an example of Income?  
A) Wages  
B) Salary  
C) Commission  
D) All of the these
2. Which of the following is an example of Business Expenses?  
A) Payment of wages/salary  
B) Factory office lease/rent payment  
C) Payment made to vendors  
D) All of the above
3. Saving means.  
A) Income - expenses  
B) Sales - profit  
C) Expenses - income  
D) None of the above
4. Expand GST.  
A) Goods and Service Tax  
B) Graham and Stive Tax  
C) Goods and Savings Tax  
D) Growth and Service Tax
5. Age, language, lifestyle cultural difference etc. are.  
A) Demographic factors  
B) Economic factors  
C) Natural factors  
D) Technology factors
6. Which of these are scheduled commercial banks?  
A) Union Bank of India  
B) Standard Chartered Bank  
C) IndusInd Bank  
D) All of the these

7. RBI Act was enacted in

- A) 1951
- ✓ B) 1934
- C) 1938
- D) 1944

8. Which of the following are not a function of Banks?

- A) Acceptance of deposits
- B) Giving loans
- C) Agency and utility services
- ✓ D) Payment and withdrawal

9. DBT stands for

- ✓ A) Direct Benefit Transfer
- B) Direct Bank Transfer
- C) Direct Benami Transfer
- D) Direct Ban Transfer

10. What is Repo Rate?

- A) Percentage of a banks total deposits that needs to be maintain as liquid cash.
- B) Minimum reserve required to be maintained by bank.
- ✓ C) Central Bank lending rate.
- D) Commercial Bank lending rate.

11. Who are stakeholders of company?

- A) Person or group who have vested interest in company
- ✓ B) Share holders
- C) Account holders
- D) Person or group not having interest in company

12. Purpose of preparing income statement is

- A) Ascertain profit
- B) Ascertain loss
- ✓ C) Both profit/loss
- D) None of the above



13. Retained Earnings =

- ☒ A) Earning after tax - Dividend
- B) Earning before tax - Dividend
- C) EBIT - Interest
- ☒ D) Assets - Liabilities

14. Network of a person is \_\_\_\_\_

- A) Total assets - outstanding liabilities
- B) Total assets - Personal Expenses
- C) Total assets + liabilities
- ☒ D) Alone

15. Which one of these is not a money market instrument?

- A) Certificate of deposit
- B) Commercial paper
- C) Treasury Bills
- ☒ D) Bonds

16. Custom duty comes under which type of tax in India.

- ☒ A) Direct Tax
- ☒ B) Indirect Tax
- C) Provisional
- D) None

☒ 17. PMJDY stands for \_\_\_\_\_

- ☒ A) Pradhan Mantri Jan-Dhan Yojana
- B) Park Mania Jan-Dhan Yojana
- C) Public Money Joint Direct Yojana
- D) None

☒ 18. Current Ratio is calculated

- ☒ A) Current Asset / Current Liabilities
- B) Liquid Asset - Liquid Liabilities
- C) Current Asset - Current Liabilities
- D) None

19. Sovereign Gold Bonds schemes was introduced by Government in year

- A) 2001
- B) 2020
- ☒ C) 2015
- D) 2022

20. Which is/are techniques of financial analysis?

- A) Trend analysis
- B) Horizontal analysis
- C) Vertical analysis
- ☒ D) All of the above

21. Investments made in listed equity stocks provide for

- ☒ A) Better liquidity
- B) Guaranteed capital appreciation
- C) Safety capital
- ☒ D) All of the above

22. In investments, ELSS stands for

- ☒ A) Equity Linked Savings Scheme
- B) Enterprise Linked Social Security
- C) Exceptional Liquid and Safe Scheme
- D) All of the above

23. Which are the Retirement Savings?

- ☒ A) Deferred annuity
- B) Immediate annuity
- ☒ C) Life annuity
- D) All of these

24. APY stands for

- ☒ A) Atal Pension Yojana
- B) American Pension Yojana
- C) Annual Pension Yojana
- D) None

25. IPO stands for
- ☒ A) Initial Public Offer
  - ☐ B) Institution Payment Offer
  - ☐ C) Indian Programme Offer
  - ☐ D) None
26. Instrument used for deposit and withdrawal from machine is
- ☒ A) ATM
  - ☐ B) CPA
  - ☐ C) MOM
  - ☐ D) None
27. PAN is called
- ☒ A) Personal Account Number
  - ☒ B) Permanent Account Number
  - ☐ C) Provisional Account Number
  - ☐ D) None
28. Investment objectives are
- ☐ A) Growth
  - ☐ B) Income
  - ☒ C) Both
  - ☐ D) None
29. Risk appetite generally \_\_\_\_\_ when the number of dependent family members increases
- ☒ A) Increases
  - ☐ B) Decreases
  - ☐ C) Both
  - ☐ D) None
30. NSDL stands for
- ☐ A) National Security Defence Lieutenant
  - ☐ B) National Stock Derivative Limited
  - ☒ C) National Security Depository Limited
  - ☐ D) None
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