

Q.4 Which financial ratio measures a company's ability to meet its short term obligations with its short-term assets?

- a) Return on Equity (ROE)
- b) Current Ratio
- c) Debt to Equity Ratio
- d) Price to Earnings (P/E) Ratio

Q.5 What does the Debt to Equity Ratio Indicate in financial statement analysis?

- a) The company's liquidity position
- b) The company's profitability
- c) The company's leverage or risk level
- d) The company's efficiency in managing inventory

Q.6 In the contest of risk management what does KYC stand for?

- a) Know Your Creditor
- b) Know Your Customer
- c) Key Yield Calculation
- d) Knows Your Company

SECTION-B

Note: Objective/Completion type questions. All questions are compulsory. (6x1=6)

Q.7 A Fixed Deposit (FD) is a type of financial instrument in which the interest rate remains fixed throughout the investment period. (True/False)

Q.8 SEBI regulates and supervises the securities markets, including stock exchanges and mutual funds, in India (True/False)

Q.9 PFRDA is responsible for regulating and developing the pension sector in India, including National Pension System (NPS) schemes. (True/False)

Q.10 The highest credit rating given by rating agencies signifies the highest level of credit worthiness and the lowest risk of default. (True/False)

Q.11 A low Loan to Deposit Ratio suggests that a bank is cautious about lending and prefers to maintain a higher level of liquidity. (True/False)

Q.12 A higher Net Interest Margin (NIM) indicates that a bank earns more interest income relative to its interest expenses. (True/False)

SECTION-C

Note: Short answer type questions. Attempt any eight questions out of ten questions. (8x4=32)

Q.13 What is the concept of banking?