

Sample Question
For
Bachelors of Management Studies
TYBMS SEM 5
Examination of Summer Session 2020

Following Questions are provided for the benefit of students. These are indicative only.

1. Corporate public relations seek to project the image and identity of the _____
2. Corporate _____ identity plays a significant role in the way an organisation presents itself to both internal and external stakeholders.
3. In order to survive in the long-run it is expected that business is carried on with _____ principles.
4. Digital or Online piracy is the term to elucidate the illegal act of duplication of licensed or copyright material from _____
5. The main role of the corporate communication is to make the brand _____.
6. _____ Principles are to be followed by the business in order to survive in the long run
7. _____ is the main role of corporate communication with respect to brand.
8. Spoken defamation is called _____
9. Corporate communication is _____ in nature.
10. _____ demands an integrated approach to managing communication.
11. _____ messages help make lasting impact and favorable impression of organization and its product on the stakeholders.
12. _____ is tightly connected to strategy implementation and strategy and strategy formulation.
13. _____ is the visual manifestation of the company's reality.
14. Corporate Identity is conceived as the totality of a company's behaviour

communication and _____.

15. In corporate Identity, _____ concern the use of logos, housestyles, stall outstand other visual cues.

16. _____ is the all kinds of impressions that the community makes about a corporation.

17. _____ is the overall estimation in which an organization is held by its internal and external stakeholders based on its past actions and probability of its future behaviour.

18. _____ is an all-encompassing terms that covers any statement that hurts someone reputation.

19. If the statement is made in writing and published, the defamation is called _____.

20. If a statement that hurts someone;s reputation is spoken, the statement is _____.

21. In India, defamation can be _____ offence.

22. Appropriation of a person's name or likeness for commercial or trade purposes

23. without permission is _____ and may be a violation of a person's right to publicity

24. Today public relations have emerged as a _____ communication network.

25. The beginning of public relation date back to the early 1990s which witness the big change in _____.

26. Today most social conflicts are caused by changing values and higher expectations from the _____.

27. _____ theory uses the economic metaphor of cost and benefit to predict behaviour.

28. _____ theory is another way to look at how people process and accept information

29. _____ is not an essential of public relations. (Nov. 18)

30. Public relation is a deliberate, planned, and sustained effort to establish and maitain mutual understanding between an organization and its _____ .

31. _____ helps in building a good image of the company.

32. _____ are the two most important public relations tools for maintaining good stockholder relations.

33. Sponsoring educational and literacy programs, staging open houses and conducting plant tours improve _____
34. _____ is the oldest form of public relations.
35. _____ used propaganda tactics.
36. In _____ programs were geared not toward persuasion but rather toward mutual understanding compromise, and creating win-win situations for organizations and their affected publics and stakeholders.
37. Now public relations is used increasingly for _____.
38. _____ acts as a watchdog for society.
39. A company that is "responsibility addressing _____ of key publics and communities increases the public admiration of the organization.
40. _____ has broken down traditional divisions of stakeholders including employees customers, shareholders etc.
41. _____ is a commanding force in managing the attitudes of the general public toward organizations.
42. _____ provides a framework through which to view organizations and their relationships with the environment.
43. If organizations have _____ it may take a crisis for an organization to accept environmental changes.
44. Through _____ we think of public relations people as boundary spanners, straddling the edge of an organization --- looking inside and outside of an organization.
45. A _____ of publics give us more specific information about publics communication needs
46. _____ uses the economic metaphor of costs and benefits to predict behavior.
47. _____ is one of the most powerful tools in reaching the masses, especially when problems arise.
48. Building effective _____ is important for a company as it meets the purpose of disseminating knowledge.
49. Media coverage is considerably more credible than _____ .
50. _____ relations foster public understanding about the organization's values and beliefs.

51. _____ from the public on new services as well as improved services can help an organization improve the quality of its service.
52. _____ communication is usually arbitrarily and incompletely planned or if planned only in reaction on specific events.
53. A _____ is not a general statement of something that needs to be done, but rather a specific action that someone can take to achieve a particular aim.
54. _____ should find ways to communicate regularly with employees without making it tedious.
55. The _____ serve as interactive platforms where employees can rally together and share their views on company programs and activities that contribute to building trust
56. Loss of _____ is the most severe outcomes of organizational crises.
57. The uncertainty of a crisis produces more stress for _____ .
58. The first rule of crisis management is to _____ .
59. _____ play an important role in creating strategies for India's growth going forward.
60. The challenge before financial communication experts is how to promote financial _____.
61. _____ are a vast untapped resource of potential customers and grassroots supports on financial issues.
62. All advertisements which are designed to raise money from the general public are named as _____ advertisements.
63. _____ offer interactive and dialogical communication.
64. _____ is any electronic (visual and audio) instrument that is produced and distributed in electronic form such as radio and television for commercial and social purposes.
65. _____ is regarded as an interactive media that is produced and distributed via the Web or Internet.
66. _____ is usually distributed by satellite.
67. _____ is a page on company's website that contains resources and information for reporters and publishers.

68. _____ is a form of broadcasting production that incorporates streaming video and audio on the Internet.
69. _____ is the ' face' of the company.
70. Corporations often use _____ to promote their products or services, using a well known performer or other "name" figure as a spokesperson.
71. _____ is semi professional blog of the company.
72. _____ executive blogs in particular are highly focused in their communicative intent.
73. ____ are widely considered a prominent metric to determine the popularity of a blog.
74. _____ are excellent monitoring and environmental scanning tools.
75. New media mixes include _____
76. An example of pull-media is _____
77. Corporate blog is NOT a suitable channel for _____
78. A well-constructed _____ showcases organization's strength
79. Affective image depends on the _____ environment
80. The code of _____ provides guiding principles relating to privacy and sting operations that broadcasters should follow
81. _____ helps when advertising is not a viable option.
82. Public Relations Officers act as _____ to the management
83. The _____ Act of 2005 allows the common man to ask uncomfortable questions to the government.
84. Nature & extent of bureaucracy determine the _____ environment
85. _____ theory suggests that every organisation is a part of a system

SAMPLE QUESTIONS FOR
TYBMS SEM 5 ATKT
CUSTOMER RELATIONSHIP MANAGEMENT

1. An _____ customer is from outside the organization providing the product or service.

2. _____ type of customers stands out as being the most trend oriented and product – focused.

3. _____ type of customer is driven by value. He makes impulsive decisions.

4. _____ type of customer is suspicious of everyone, believing that all people are selfish.

5. _____ type of customer knows just what they want and do not want to try other goods or services.

6. _____ is not a component of CRM.

7. Someone who buys goods or services is known as _____.

8. _____ customers make impulsive decisions.

9. A database that collects information on all customers is known as _____.
10. CRM works on increasing customer _____.
11. _____ customers stand out as being the most trend oriented and product-focused.
12. _____ refers to any marketing activity that “interrupts” a viewer’s attention.
13. _____ is the way to make advertising work effectively.
14. _____ is the business strategy that focuses on “single point of sale” transaction.
15. _____ is the business strategy that seeks to establish long term relationship with its customers rather than focusing on single transaction.
16. _____ is a set of methods, strategies, and applications that facilitate a company manage customer relationships.
17. _____ are repeated interactive discussions among randomly selected customers.
- a.

18. _____ refers to any marketing activity that “interrupts” a viewers attention.
19. _____ is a business strategy that seeks to establish long term relationship with its customers rather than focusing on single transaction.
20. Transactional marketing is a business strategy that focuses on “_____ point of sales “ transaction.
21. Calls from customers regarding their queries, problems, suggestions are handled by _____.
22. _____ is one of the most useful tools in a salespersons toolbox when it comes to increasing sales volume per customer.
23. Offering a greater quantity for a slightly higher price is an example of _____
24. _____ reflects “ the state of mind that customers have about a company and its products or services when their expectations have been met or exceeded.
25. _____ is crucial to maintain and grow customer relationships in order to sustain profitable growth.
26. The state of mind that customers have about a company and its products or services when their expectations have been met or exceeded is known as _____

27. _____ ties to both financial and social incentives.
28. There are _____ levels of retention strategies.
29. _____ bond deals with mass customization and customer intimacy.
30. _____ customers have every intention of continuing to do business with you and they have a positive attitude toward your company.
31. A _____ desk is situated mostly near the entrance to the store.
32. _____ marketing is situated mostly near the entrance to the store.
33. _____ means providing a quality product or service that satisfies the needs /wants of a customer and keeps them coming back.
34. _____ is an electronic system whereby at checkout point data is been collected customers will get served quicker.
35. _____ allows organization to contact with its customers in the medium of their choice – voice, e-mail, web chat, fax, SMS.
36. _____ of call centre is critical in terms of the cost of the building and also the ability to recruit and retain employees to work in the centre.

37. Choice of _____ depends on the size and nature of business.
38. _____ are the most critical asset in a call centre as it is they who really deliver the business performance.
39. _____ exists when perception > expectation.
40. The process of forecasting contact centre workload and then scheduling agents to handle the workload is known as _____.
41. _____ is a central point in an enterprise from which all customer contacts are maintained such as e-mails, newsletters, chats etc.
42. Customer _____ means providing a quality product or service that satisfies the needs/wants of a customer and keeps them coming back.
43. Modern CRM theory refers to the idea of ‘_____ the customer’.
44. A _____ is a professional who works either directly or indirectly with customers and prospective customers of a given company.
45. _____ is an electronic system whereby at checkout point data is been collected customers will get served quicker.
46. Research shows that companies can increase profitability by _____ percent if they can just retain 5 percent more of their profitable customers per year.

47. _____ plays a significant role to generate revenue, control costs and mitigate risks.

48. _____ is generated from data warehouse. Business views are calculations or summaries compared over period of time.

49. _____ is the data without which you cannot do any transactions and is mandatory for every organization.

50. _____ refers to the data that is created and updated within the operational systems.

51. _____ resulting in a single source of “truth” and making it easier for end users to access information.

52. _____ is a method of recommending product or services to visitors on websites.

53. _____ refers to the collection of raw facts and figures.

54. _____ refers to data that is created and updated within the operational systems.

55. _____ is the data which will describe the type of object, like name, description, cost, length and dimensions of the object. It is a one-time data.

56. _____ is generated from data warehouse. Business views are calculations or summaries compared over period of time.

57. _____ means customer satisfaction, and therefore helps to determine customer loyalty.

58. _____ indicates the difference between the service expected by customers and the service they actually receive.

59. _____ is an unpleasable fulfillment response.

60. _____ model suggests that if customers perceive their expectations to be met, they are satisfied.

61. Company 3E measure does not include _____.

62. Quality = Customer's perception - _____.

63. The gap model is also known as the _____ of service quality.

64. _____ is the customer's fulfillment response to a customer experience, or some part thereof.

65. _____ is about attracting the right customer, getting them to buy, buy often, buy in higher quantities and bring more customers to firm.

66. _____ provides access to all customer information including enquiry status and correspondence.

67. _____ access to customer information and history , allowing sales teams and customer service teams to function efficiently.
68. _____ also includes response to a prospective customer immediately after the inquiry without any delay.
69. It is a well-established fact that the cost of acquiring a customer is _____ the cost of retaining an existing customer.
70. _____ is the key element to E-CRM strategy.
71. Calls from customers regarding their queries, problems and suggestions are _____ calls.
72. _____ is an integrated online sale, marketing and service strategy that is used to identify, attract and retain an organization's customers.
73. There are _____ E's in E-CRM.
74. _____ takes marketing techniques and concepts, and applies them through the electronic medium of the internet.
75. _____ relates to codes of conduct regarded as right and good, based on morality or values, faith or some higher authority.
76. CRM solution providers are also working on providing simpler and easier ways of handling customer data using mobile devices which is known as _____.

77. Key ethical issues in the information age, including the increased ubiquity of computerized databases , are often popularly summarized under the four headings of _____.

78. _____ CRM helps customer at many retail outlets loyalty program through individual mobile phones.

79. _____ chain is designed in 1990's to show the exact relationship and interconnectivity between satisfaction – loyalty- retention and profits, whereby it directly links to CRM.

80. CRM strategy cycle comprises of customer acquisition, retention and _____.

81. ERP stands for _____.

82. _____ is a business statement that summarizes why a customer should buy a particular product.

83. Cost of acquiring a customer is _____ times the cost of retaining an existing customer.

84. Customer win-back is a key element to _____ strategy.

85. E-CRM is an integrated online sales, marketing and service strategy that is used to identify, attract and retain an _____.

86. Match the following:

- a. Customer Acquisition - 1. Save new customer acquisition cost
- b. Customer expansion - 2. Satisfaction-loyalty-Profit chain
- c. Customer Satisfaction - 3. Lead Management
- d. Customer Loyalty - 4. Cross-selling

87. Gap 5 is the Gap between the _____ of the customer experience and what is _____ to customer.

88. Gap 4 is the Gap between a customer's _____ of the experience and the customer's _____ of the service.

89. Match the following:

- a. ACD - 1. Flexible software
- b. IVR - 2. Customer contact channel with computer system
- c. CTI - 3. First point in contact centre
- d. ICR - 4. front end

90. Match the following:

- a. Initiator - 1. Suggest buying
- b. Influencer - 2. Person outside the group who influence
- c. Decision maker - 3. Place
- d. Convenience - 4. Choose which product to buy

91. Gap 1 is the Gap between management _____ and the _____ specification of the customer experience.

Sample Questions

For

Bachelor of Management-Regular-(R-2018)

No Branch-T.Y.B.M.S-Sem V

Examination of Summer Session 2020

Following questions are provided for the benefits of students. These are indicative only.

Direct Tax

1	The Income tax act, 1961 came into force w.e.f. _____
2	Circulars and Notifications are binding on the _____
3	Assessment year can be a period of _____
4	Municipality of Delhi falls under _____ category of person
5	Section _____ of the Income-tax Act, 1961 defines the term 'person'
6	Income Tax is levied on the _____ of a person.
7	Income-tax in India is charged at the rates prescribed by _____
8	Define "Income" as per income tax act.
9	Income is divided in _____ heads of Income.
10	State different heads of Income under Income Tax Act 1961.
11	State whether profits and gains of any banking business carried on by a co-operative are taxable or not?
12	Gifts of personal nature subject to a maximum of Rs. 50,000 received in cash is taxable income or not?
13	The tax exemption limit for a resident senior citizen is _____
14	Short term capital gains arising on transfer of listed equity shares through recognized stock exchange are chargeable to Tax @ _____
15	Which is the charging section of Income from house property?
16	Income from vacant plot is taxable under the head _____

17	The sum for which the property might reasonably be expected to let year to year is known as _____
18	Under which cases the annual value of the house is taken to be NIL.
19	DS is the owner of a house property covered under the Rent Control Act. Municipal value Rs. 30,000, actual rent Rs. 25,000, fair rent Rs. 36,000 and standard rent is Rs. 28,000. The gross annual value of the house property will be —
20	Calculate the Gross Annual Value from the following details: Municipal Value 45,000 Fair rental value 50,000 Standard Rent 48,000 Actual Rent 42,000
21	DS owns a house property in Delhi which he wants to give on rent. He seeks your help to determine the reasonable expected rent when monthly municipal value is Rs. 20,000, fair rent Rs. 25,000 and standard rent Rs. 22,000. The reasonable expected rent will be computed with reference to following amount per month —
22	Which deductions are to be made from income house property?
23	State whether Interest on unpaid interest is allowed for deduction from income from house property or not
24	The maximum limit of deduction under section 24(b) for interest on borrowed capital before 1-4-1999 for construction of house property used for self-occupation is:
25	When a house property is let-out throughout the year for a monthly rent of Rs. 22,000 and municipal tax paid for current year is Rs. 24,000 and for the earlier year paid now is Rs. 16,000, the income from house property would be —
26	The net annual value of house let-out is Rs. 1,00,000 and actual amount

	spent by the assessee on repairs and insurance premium is Rs.` 20,000, the amount of deduction allowed under section 24(a) shall be _____
27	In case of self-occupied property, statutory deduction under section 24(a) shall be _____
28	How to calculate Deduction under section 24(a)?
29	Rent received by original tenant from sub-tenant is taxable under the head _____.
30	Residential status is to be determined for _____
31	Income which accrue or arise outside India but are received directly into India is taxable in case of _____
32	X, a person of Indian origin visited India on 11-11-2019 and plans to stay here for 330 days. During four years prior to Previous Year 19-20, he was in India for 759 days. Earlier to that he was never in India for Assessment Year 20-21, X shall be _____
33	Uncommuted pension received by a Government employee is _____
34	Leave encashment received while in service is _____
35	Salary received by the partner from the firm in which he is a partner is taxable under the head _____
36	Awards received from any government authorities are exempted U/s _____
37	Income Tax Act extends to which part of India?
38	Shivaji University is assessable under the Income Tax Act as _____
39	Total income of a person is determined on the basis of his _____
40	Income which accrues or arise outside India and also received outside India is taxable in case of _____
41	_____ has the Highest tax liability as per Income Tax Act

42	Citizen of India, leaving India for Employment is resident if he _____
43	Compensation received on voluntary retirement is exempt under Sec. 10 (10 C) to the maximum extent of _____
44	Employer's contribution to recognized provident fund during the previous year in excess of _____ of basic salary is taxable.
45	Profit in lieu of Salary is taxable under the head _____
46	Allowances received by MPs and MLAs are exempted U/s _____
47	Interest on recognized provident fund during the previous year in excess of _____ of is taxable.
48	The charging section of the income under the head capital gains is _____
49	Mention the assets which are not regarded as capital assets.
50	Personal effect assets are Capital asset or not?
51	A short term capital asset means a capital asset held by the assessee for not more than: _____
52	Ms. Rani inherited a vacant site land consequent to the demise of her father on 10 th June, 2010. The land was acquired by her father on 10 th April, 1996 for Rs.40,000. The fair market value of the land on 1 st April, 2001 was Rs.60,000 and on the date of inheritance, i.e., 10 th June, 1990 was Rs.2,00,000. The cost of acquisition for Ms. Rani is _____
53	Compute the capital gains for AY 2019-20 if Mr. Raj, a property dealer, sells a Commercial plot of land on 1-3-2019 for Rs.50,00,000 which was acquired by him on 1-8-2016 for Rs.25,00,000 for selling of offices constructed therein. He had incurred land development charges of Rs.10,00,000 on 1-10-2016. He incurred Rs.1,00,000 for selling the plot of land.
54	Which taxes are allowed as deduction while computing the business

	income _____
55	Deduction for bad debt is allowed to assessee carrying on business in the year in which the debt is _____ as bad.
56	If an asset is put to use for less than 180 days in the previous year, the depreciation is charged at _____ rate.
57	A income by way of rent of agricultural land is _____.
58	Income chargeable under the head 'Profits and Gains from Business or Profession' is covered under _____.
59	State the conditions to charge depreciation while computing income from business.
60	Profits of ` 2,00,000 are earned from a business in USA which is controlled in India. Half of the profit is being received in India. How much amount is taxable in India of a non-resident individual?
61	If a money gift is received from _____, it is not taxable under any head.
62	All income which arises to the minor child shall be clubbed in the income of his/her _____.
63	In Income Tax Act, 1961, deduction under sections 80C to 80U cannot exceed _____
64	Deduction under Section 80C can be claimed for fixed deposit made in any scheduled bank, if the minimum period of deposit is _____.
65	Clubbing of income means _____.
66	Deduction in respect of medical insurance premium is allowed under _____.
67	Aggregate amount of deduction under 80C, 80CCC and 80CCD cannot exceed _____
68	State steps of computation Gross Total Income.
69	The house rent allowance (HRA) under the salary head of Income Tax Act is

	given by_____
70	Deductions in respect of contribution to political party will _____.
71	Amount of deduction in case of a person with severe disability under section 80U will be_____
72	Given the previous year 2019-20 the assessment year shall be _____
73	Cost of inflation index of the year 2018-19 is _____
74	If right shares are acquired by the taxpayer by exercising his right then cost of acquisition shall be _____
75	Depreciation is allowed in case of which type of assets?
76	Expenditure incurred on family planning amongst the employee is allowed to:_____
77	Manoj who was carrying on agency business, received a sum of ` 5,00,000 from his principle for termination of agency. Compensation so received shall be_____
78	Expenses exceeding _____paid in cash are disallowed.
79	Profit on sale of import license is taxed under the head_____.
80	Dividends declared by Unit Trust of India is_____
81	Gift received by an individual Rs.70,000 from his relative M shall be_____
82	Share of income received by a member of HUF is _____income.
83	An income which does not fall under the first four heads of income is taxable under the head_____
84	Deduction u/s 80-C for tuition fee shall be allowed for the purpose of_____
85	Free lunch given to employees at place of work is_____

86	Amount of Rs.2,00,000 received by way of gift from relatives is a capital receipt or not as per income tax act?
87	Long term capital Gains are chargeable to tax @ _____ _
88	The term 'income' includes which types of incomes?
89	Life Insurance Corporation of India is a _____.
90	Define "Assessee" as per income tax act 1961
91	State Retirement benefits offered to an exiting employee.
92	Which of the following income is not chargeable as income of business or profession?
93	Under the Income Tax Act, 1961, depreciation on machinery is charged on _____.
94	The way of tax liability by taking full advantage provided by the Act is _____.
95	The income of previous year is chargeable to tax in the _____ year.
96	Mr. Amit (A retiring Govt. Employee) received Rs. 5000000 as gratuity. Calculate taxable amount U/s 10(10).
97	Municipal Taxes is allowed as deduction if it is paid by_____
98	In the hands of an employee reimbursement of medical expenses by the employer is_____

Sample Questions
For
Bachelor of Management-Regular-Rev

T.Y.BMS- SEM V

Following Questions are provided for the benefit of students. These are indicative only.

Investment Analysis and Project Management

1	_____ investors consider security more important than risk.
2	_____ is a global electronic marketplace for buying and selling of securities, as well as benchmark index for U.S. technology stocks.
3	_____ investors deal in block trades, which is an order to buy or sell large volume of shares at a time.
4	_____ risk is risk arising from external factors which are macro in nature.
5	_____ risk is the risk of loss because of a drop in the market price of the shares.
6	_____ is a measure of total risk of a security.
7	_____ involves a simultaneous "sale and repurchase" agreement.
8	_____ risk arises due to variability of interest rates.
9	The period cash receipts in the form of interest, dividend etc. on investment is called _____ return.
10	Securities which are more sensitive to changes in market or economy or political factors are considered _____ on risk.
11.	The criteria for Investment are _____.
12	_____ trading means trading in financial securities using the online platforms and Tools.

13	_____ risk arises from capital structure of the company.
14	_____ is a measure of the degree to which returns on two stocks or a stock and market index move in tandem.
15	A well-planned activity of committing funds with the aim of achieving returns is referred to as _____
16	_____ leads to increase in the overall risk associated with the portfolio.
17	_____ involves blind chance-taking and therefore, it is highly risky.
18	Beta is a measure of _____ risk.
19	_____ is the legal owner of shares held in dematerialized form.
20	_____ beta indicates that security's return moves in the direction in which market moves.
21	_____ means determining asset mix of a portfolio.
22	_____ means determining asset mix of a portfolio.
23	It is well known that during the accumulation phase when the investor is building assets, he can afford to take _____ risks.
24	_____ portfolio strategy seeks to design a portfolio which is a replica of a specific index.
25	_____ portfolio is most suited for people with high-risk appetite as it will include mostly stocks.
26	_____ analysis attempts to measure a security's intrinsic value.
27	The _____ per share is based on the assumption that the historical price movements of stocks give indications about its future performance.
28	_____ ratio is computed by dividing the cost of goods sold by the average inventory.
29	_____ charts show a series of vertical lines called price.
30	_____ charts are ideal for beginner traders to use due to their simplicity.
31	The Dow theory has evolved into a primarily _____ approach to the stock market.
32	The expected return as per CAPM, when $R_m = 20\%$, $R_f = 10\%$, $B = 0.6$.

33	The security market line shows the linear relationship between the expected returns and _____.
34	As per Elliot Wave Theory, movement in the direction of the trend which unfolds in 5 waves is called _____ wave.
35	The Dow-Jones Transportation Average and Dow-Jones Industrial Average, both averages are rising, it indicates _____ market.
36	The Dow Theory employs _____ of the Dow Jones averages.
37	The _____ trend is the long range cycle that carries the entire market up or down resulting in bull or bear markets.
38	The efficient market hypothesis was developed by _____.
39	Depositing money in Fixed deposit is an example of _____ investment.
40	_____ is a small savings scheme backed by the Government of India exclusively for the girl child.
41	A _____ is an intermediary to facilitate investment in different markets and securities.
42	An investment is considered highly marketable if it satisfies the following conditions: _____.
43	An _____ portfolio strategy attempts to earn higher risk adjusted return by resorting to market timing, sector rotation, security selection.
44	_____ facilitate public & private Co-operation's initial public known as IPO by providing underwriting services.
45	A _____ is a measurement of a section of the stock market.
46	_____ acts as an interface between depository & shareholder.
47	Shareholder is _____ owner of shares held in dematerialized form.
48	Depositories help investors hold securities in _____ form.
49	_____ stocks are companies with smaller capitalization.
50	_____ refers to the total market value of a company's outstanding shares.
51	Internal business risk is a source of _____ risk
52	_____ is not a source of systematic risk.

53	_____ returns are the total returns earned by an investor during the time period for which the investment is held.
54	Risk is a situation where possible outcomes are _____.
55	_____ is an Indian Government Saving Bond, primarily used for small savings and income tax saving investments in India.
56	According to Dow the market is always considered as having _____ movements.
57	As per CAPM, required rate of Return = _____ + Risk premium.
58	_____ measures the risk premium per unit of total risk for a portfolio of securities.
59	_____ measure provides a measure of return relative to beta.
60	Constant Growth Model is also known as _____.
61	Technical indicators help _____.
62	The relevant risk for a well-diversified portfolio is _____.
63	Portfolio risk is best measured by the _____.
64	_____ is a technical analysis tool.
65	_____ analysis is a careful examination of a company's financial and non-financial aspects.
66	_____ analysis is a method of evaluating securities by analyzing the statistics generated by market activity.
67	_____ ratio is based on the assumption that unsystematic risk can be diversified.
68	_____ refers to the total number of its outstanding shares in the market multiplied by the current price per share.
69	The stock with a market cap of Rs. 10 crore or more are _____.
70	Company Stock with a market cap between Rs. 2 crore and 10 crore are _____
71	_____ means a combination of financial assets and physical assets.
72	Probability of an event that has no chances of occurrence is always _____.
73	_____ analysis is to assess the prospectus of various industries.

74	_____ portfolio is the most commonly used portfolio type.										
75	_____ theory provides a time tested method of reading the stock market barometer.										
76	_____ market is a market where existing securities are purchased and sold.										
77	_____ is a short term unsecured promissory note issued by Corporate and Financial Institutions.										
78	_____ is the largest central security depository based in Mumbai.										
79	_____ are one of the zero risk Money market instruments issued by Corporate and Financial Institutions.										
80	Candlestick chart is a modified version of a _____ chart.										
81	The transaction cost of _____ portfolio management will be more.										
82	_____ is a measure of risk.										
83	Risk is associated with _____ returns.										
84	Most investors are risk _____.										
85	Depositories help investors hold securities in _____ form.										
86	Match the following: <table border="1" style="margin-left: 40px;"> <thead> <tr> <th style="text-align: center;">Group A</th> <th style="text-align: center;">Group B</th> </tr> </thead> <tbody> <tr> <td>A. Current ratio</td> <td>i. Liquidity Ratio</td> </tr> <tr> <td>B. NIFTY</td> <td>ii. Controllable</td> </tr> <tr> <td>C. Unsystematic Risk</td> <td>iii. NSE</td> </tr> <tr> <td></td> <td>iv. Solvency Ratio</td> </tr> </tbody> </table>	Group A	Group B	A. Current ratio	i. Liquidity Ratio	B. NIFTY	ii. Controllable	C. Unsystematic Risk	iii. NSE		iv. Solvency Ratio
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B. NIFTY	ii. Controllable										
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	iv. Solvency Ratio										
87	Price Earnings Ratio = _____, if EPS = 12, MPS = 36 & DPS = 24										
89	Purchase price of the share = Rs 120, Dividend paid at the end of the year = Rs. 5, & Market price at the end of the year = Rs. 139, Realised Return = _____.										
90	Arrange in proper order of Portfolio Management process: _____. Objectives, Portfolio Execution, Asset Allocation, Assessing Capital Market										

91	Profit after tax = Rs 12,00,000., Equity Capital of Rs.10 each = Rs. 16,00,000, 12% Preference share capital Rs. 8,00,000. Calculate Earnings per share.								
92	Match the following. <table border="1" data-bbox="368 454 1385 719"> <thead> <tr> <th data-bbox="368 454 871 495">Group A</th> <th data-bbox="871 454 1385 495">Group B</th> </tr> </thead> <tbody> <tr> <td data-bbox="368 495 871 566">D. PPF</td> <td data-bbox="871 495 1385 566">v. Measure of Risk</td> </tr> <tr> <td data-bbox="368 566 871 638">E. Net Profit Ratio</td> <td data-bbox="871 566 1385 638">vi. Highly Illiquid</td> </tr> <tr> <td data-bbox="368 638 871 719">F. Standard Deviation</td> <td data-bbox="871 638 1385 719">vii. Profitability Ratio</td> </tr> </tbody> </table>	Group A	Group B	D. PPF	v. Measure of Risk	E. Net Profit Ratio	vi. Highly Illiquid	F. Standard Deviation	vii. Profitability Ratio
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93	A company has total 15000 shares, out of that 10,000 outstanding shares in the market, and current price of share is Rs. 25. Calculate Market Capitalisation?								
94	If Standard Deviation of an asset = 2.50, Market standard deviation = 2%, Co- relation co-efficient of portfolio with market = 0.9 Calculate Beta Coefficient?								
95	Match the following: <table border="1" data-bbox="368 1014 1385 1283"> <thead> <tr> <th data-bbox="368 1014 871 1055">Group A</th> <th data-bbox="871 1014 1385 1055">Group B</th> </tr> </thead> <tbody> <tr> <td data-bbox="368 1055 871 1126">A. Capital Assets Pricing model</td> <td data-bbox="871 1055 1385 1126">i. Technical Analysis</td> </tr> <tr> <td data-bbox="368 1126 871 1198">B. Dow Theory</td> <td data-bbox="871 1126 1385 1198">ii. Elliot Wave Theory</td> </tr> <tr> <td data-bbox="368 1198 871 1283">C. Study of Charts & pattern</td> <td data-bbox="871 1198 1385 1283">iii. William Sharpe</td> </tr> </tbody> </table>	Group A	Group B	A. Capital Assets Pricing model	i. Technical Analysis	B. Dow Theory	ii. Elliot Wave Theory	C. Study of Charts & pattern	iii. William Sharpe
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Sample Questions

For

Bachelor of Management Studies (BMS)- Regular – Revised-16

TYBMS Sem-V

Following questions are provided for the benefit of students. These are indicative only

Logistic and supply chain management

- 1) Demand forecasting techniques involve _____
- 2) The following is not Qualitative method of Demand Forecasting
- 3) The following is not Quantitative method of Demand Forecasting.
- 4) _____ Production Control and physical distribution are the three major operations logistics.
- 5) Which of the following is not a part of Supply chain Management system?
- 6) In Porter's Value Chain, which primary activity is the one involved with receipt of
- 7) Manufacturing Support Logistics commences as soon as a planned order is converted into a _____ order.
- 8) Which of the following statements is true?
- 9) The value chain attempts to identify those activities which add value to:
- 10) The upstream supply chain is:
- 11) The downstream supply chain is:
- 12) Which of the following is not an area of responsibility for a logistics manager?
- 13) Following is not support activity in value Chain concept of Porter
- 14) Logistical information involves following types of flows
- 15) Following is not barrier to internal integration of Logistics
- 16) The barriers to internal integration of logistics are as follows

- 17) Following is not part of Logistics Performance Cycle (Total Logistics Cycle)
- 18) The purpose of supply chain management is_____
- 19) VMI stands for
- 20) The major decision areas in supply chain management are
- 21) Which of the following is not a component of 4 PL?
- 22) The fastest and most costly mode of transport.
- 23) A kind of transportation where no empty wagons or containers are best back
- 24) Inter modal transportation which combines air and road
- 25) Following is not type of Piggy-Back
- 26) Corrugated fibreboard used for packaging is commonly known as
- 27) A network of highways connecting India's four metropolitan cities.
- 28) "Quality is defined by the customer" is
- 29) The supply chain management philosophy emerged in which decade?
- 30) Positive, long-term relationships between supply chain participants refer to:
- 31) Which one of the following best represents a pure good?
- 32) _____, Production Control and physical distribution are the three major operations of logistics.
- 33) The value chain attempts to identify those activities which add value to:
- 34) Following is not a barrier to internal integration of Logistics
- 35) Which of the following is not a part of supply chain management system?
- 36) The term Bull-Whip Effect was coined by
- 37) The process of developing long term relationships with your suppliers and retail customers is
- 38) The following is not a stage or phase in integration of supply chain management

- 39) Perfect orders delivered and on time deliveries measurement is customer service level
- 40) Following is not pre-transaction element of a customer service.
- 41) Following is not during-transaction element of customer service
- 42) If annual demand for a particular component is 5000 units and order quantity is 500 units, then approximate order cycle time is.
- 43) LASH means:
- 44) A type of logistics costing
- 45) RO-RO concept means :
- 46) The following is not Internal Performance measure of Logistics Performance.
- 47) Which of the following is not an element of Ordering Cost
- 48) Example for Pull type of Inventory System
- 49) Perfect Order is
- 50) The following is not Asset Performance measure of Logistics Performance.
- 51) Strategic Importance of Logistics/Supply Chain Network Design can be explained with following points.
- 52) If number of purchase orders placed by the demand point to the supply point are 5 and the number of purchase orders fulfilled by the Supply Point to the Demand Point on time without any delay are 2, then the Service Level in terms of case fill rate is.
- 53) If number of purchase orders placed by the demand point to the supply point are 10 and the number of purchase orders fulfilled by the Supply Point to the Demand Point on time without any delay are 4, then the Service Level in terms of order fill rate is.
- 54) If number of variety of materials demanded by the demand point to the supply point are 4 and the number of variety of materials fulfilled by the Supply Point to the Demand Point on time without any delay are 3, then the Service Level in terms of line fill rate is.
- 55) If number of units demanded by the demand point to the supply point are 40 and the number of units fulfilled by the Supply Point to the Demand Point on time without any delay are 36, then the Service Level in terms of case fill rate is.
- 56) The following type of costs are usually involved in inventory decisions except
- 57) The cost of insurance and taxes are included in

- 58) Average stock level can be calculated as
- 59) MRP-1 stands for:
- 60) MPS stands for:
- 61) In MRP-1 (Materials Requirements Planning) the Bill of Materials is
- 62) MRP - II stands for:
- 63) The outputs of a MRP II system are:
- 64) A network of highways connecting India's four metropolitan cities.
- 65) Which of the following is not a component of 4PL?
- 66) Enterprise Resource Planning (ERP) has been criticized on a number of grounds.
- 67) Which of the following is not a common criticism of ERP?
- 68) Companies manage their global supply chains through
- 69) The integration and organization of information and logistics across firms in a global supply chain for the purpose of creating and delivering products and services that provide value to ultimate consumers is referred to as
- 70) The term "Block Train " is also used for
- 71) The concept of 'double stack " containers was introduced in early 1984 by _____
- 72) Which of the is not a component of 4 PL
- 73) 3 PL is a _____ approach with compared to 4 PL
- 74) Loss of control and relationship with supply chain members and risk in long term partnership is more in
- 75) The following is not barrier to logistics outsourcing
- 76) Companies manage their global supply chain through _____
- 77) _____ is the free movement of goods and services and people across the world in a seamless and intergrated manner.
- 78) _____ is one place for all logistics needs

- 79) _____ method use to reduces human error
- 80) _____ uses radio waves to transfer data between portable device and a computer
- 81) business process re-engineering result into _____ of the existing products.
- 82) The international business partner should be _____
- 83) Exact location of the consignment can be identifies by _____
- 84) Technology today plays a very _____ role in the overall growth and development of business
- 85) The concept of benchmarking was popularised by _____

SAMPLE QUESTIONS

For

Bachelor of Management Studies – Regular Rev 16

BMS SEM V

Following questions are provided for the benefits of the students. These are indicative only.

Sales & Distribution Management

1. It is negotiation strategy where degree of cooperation is low and degree of assertiveness is also low.
2. As per the definition given by American Marketing Association, sales management is a combination of _____ -
3. The marketing between employee and its company is called as _____
4. It is negotiation strategy where degree of cooperation is high and degree of assertiveness is also high.
5. Which kind of information is needed to conduct market research?
6. Which of the following model deals with internal & external environment?
7. Which of the following method require past sales records?
8. Which of the following develops the relationship between two variable?
9. Which of these types of listening is followed by skilled listeners?
10. Use of positive approach, seek out hidden objections, ask the buyer for clarifications and objections is _____
11. The marketing between employee and its customer is called as _____
12. Which of the following is the latest approach to sales management?
13. It is negotiation strategy where degree of cooperation is low and degree of assertiveness is also high.
14. The marketing between company and customer is called as _____
15. what can be achieved with efficiency and effectiveness?

16. Which of the following model is also called stimulus response model?
17. which of the following is the essential in CRM?
18. What is sales acumen?
19. Which of the following evaluate the association between two variable?
20. Which of the following quota is depend upon the customer inquiries?
21. Which of the following quality should NOT posed by sales manager?
22. Which are the most basic forms of the sales organization?
23. The sales force can play a central role in achieving a marketing orientation strategy, by
24. An effective sales plan objective should be
25. If a company chooses to employ its own sales force, the three organizational structures it may use are:
26. _____ is teaching how to do the jobs.
27. In medium and large firms, one would find the.....types of organization
28. In which organizational structure, all sales personnel receive direction from, and are accountable to different executives, on different aspects of their work?
29. Which of the following WOULD NOT be a method of establishing sales force structure?
30. Which one of the following concepts is a useful philosophy in a situation when the product's cost is too high and marketers look for ways to bring it down?
31. All of the following would be major sales force management decision steps (as shown in the model in the text) EXCEPT:
32. The buying process starts when the buyer recognizes a _____.
33. If actual performance exceeds the expected performance of the product, Then customer is _____.
34. What is the last stage of the consumer decision process?
35. _____ markets are made up of members of the distribution chain.
36. Which of the following is NOT considered a type of reseller?
37. The promotion "P" of marketing is also known as _____`
38. When a company distributes its products through a channel structure that includes one or more resellers, this is known as _____.
39. _____ pricing is the approach of setting a low initial price in order to attract a large number of buyers quickly and win a large market share.
40. If performance meets consumer expectations, the consumer is _____.

41. The factors such as the buyer's age, life-cycle stage, occupation, economic situation, lifestyle, personality and self-concept that influences buyer's decisions refers to which one of the following characteristic?
42. When the manufacturer establishes two or more channels catering to the same market, then occurs.
43. Makers of televisions, cameras, tires, furniture, and major appliances normally use which of the following distribution channel forms?
44. Transporting and storing goods is part of which of the following marketing channel functions?
45. Who sells to the customers?
46. Building and sustaining long term business with customers is the aim of
47. With respect to a channel of distribution, the number of intermediary levels within the channel indicates the _____ of a channel.
48. _____ is a marketing channel that has no intermediary levels.
49. A large marketing intermediary, but not as large as a sole selling agent in terms of size, resources and territory of operation is known as.....
50. which of the following is not a type of Marketing Concept?
51. The number of intermediaries are severely limited in _____
52. The best strategy used for snack foods, soft drinks, candies and gum is
53. Which are the most basic forms of the sales organization?
54. The example of vertical channel conflict between intermediary channel is _____.
55. Which of the following statements about sales territories is true?
56. What is the full form of KRA?
57. Which of these is a factor that affects ethical and unethical behaviour?
58. The term _____ refers to principles, values and beliefs that define right and wrong behaviour.
59. The first step of the sales force evaluation process is:
60. Which of the following is an advantage of using a commission form of sales compensation?
61. Companies engage in sales training to _____
62. To maximize the performance of their field sales forces, companies should _____
63. Projection on the basis of past records is a method of _____
64. Sales performance evaluations are necessary to _____
65. Many firms use environmental scanning to assess their external environment.
Environmental scanning should be used to _____

66. The sales force can play a central role in achieving a marketing orientation strategy, by__
67. The _____ concept holds that consumers will favour products that offer the most in quality, performance and innovative features.
68. The work of setting up objectives for selling activities, determining and scheduling the steps necessary to achieve these objectives is known as_____
69. A _____ is a set of interdependent organizations involved in the process of making a product or service available for use of consumption by the consumer or business user.
70. Avon, Amway, and Tupperware use which of the following forms of channel distribution?
71. From the economic system's point of view, the role of marketing intermediaries is to transform_____
72. The most critical impact to a sales organization affected by down-sizing is tha_____
73. The three major tasks involved in the implementation stage of the sales management process are_____
74. An effective sales plan objective should be_____
75. If a company chooses to employ its own sales force, the three organizational structures it may use are_____
76. Which of the following is NOT one of the major factors affecting how compensation is structured for a sales force?
77. Which one of the following is a key to build lasting relationships with consumers?
78. If the focus is on social and ethical concerns in marketing' is characteristic of the _____ period.
79. New product development starts with which one of the following steps of new product development?
80. The buying process starts from which one of the following stages in which the buyer recognizes a problem or need_____
81. Customer Relationship Management is NOT about_____
82. Process of manage information about customers to maximize loyalty is said to be_____
83. This is the practice of dividing a customer base into groups of individuals that are similar in specific ways relevant to marketing, such as age, gender, interests, spending habits, and so on.
84. Advantage of CRM _____
85. The main drawback of CRM_____

Subject: Finances for HR Professionals & Compensation Management

Sem V (ATKT)

- 1) A _____ is a systematic way of determining the value/ worth of a job in relation to other jobs in an organization.
- 2) _____ is the total cash and non-cash payments.
- 3) Base pay and Variable pay are _____.
- 4) _____ is an example of non-cash benefits.
- 5) Corporate policies, philosophy, mission, vision provides complete guidance to the organization and a strong influence on _____.
- 6) Pay structure is also called as _____ structure.
- 7) In India various _____ influence the structure, computation and payment of compensation.
- 8) Merit pay is also called _____
- 9) A _____ is any financial compensation, reward, or return over and above the normal expectations of the recipient.
- 10) _____ management is a part of performance appraisal.
- 11) A means of rewards that is used to _____ the employees.
- 12) Instrument that enables organizations to achieve their _____ objectives.

- 13) The amount of allowance differs from _____ in the organization.
- 14) Insurance gives them the _____ they feel themselves valued.
- 15) _____ structure establishes a logic and designed framework within which the equitable, consistent and fair reward policies can be implemented.
- 16) _____ refers to the determination of wage rates for jobs with the organization based on job evaluation and salary survey.
- 17) In _____ pay system worker receives a set of payment for each piece produced or processed in a factory or a shop.
- 18) _____ encourages employees to develop a sense of ownership and commitment towards the Company.
- 19) _____ plan should be fair and justifiable to the employees and organization.
- 20) _____ theory was developed by J. S. Mill in 1891.
- 21) Compensation management is a/ an _____ part of human resource management
- 22) Compensation management helps in _____ the employees and improving organisational effectiveness
- 23) Compensation is the _____ received by the employees for her/his service.
- 24) _____ is a means of rewards that is used to encourage the employees.
- 25) _____ includes distribution of income through narrowing down of inequalities, increasing the wages of the lowest paid employees, protecting real wages, equal pay for equal value.
- 26) _____ strikes for internal and external equity.

- 27) Preparations are equitable in case of _____reward performance and vice-versa
- 28) _____ try to achieve macro-economic stability through high involvement levels, which can be achieved through low inflations.
- 29) Provisions of _____ incentives may cause movement of labour.
- 30) _____ applicants can be attracted when the organisation provides good compensation.
- 31) A sound wage and salary system consider the _____ challenges imposed by the government.
- 32) A good compensation will help the organisation in _____ the employees for long time.
- 33) In case of _____ compensation the workers will be overpaid when the product cost is high or will be underpaid which will demotivate the employees.
- 34) An organisation attempts to make _____ use of human resource information system.
- 35) _____ can be managed efficiently if the wage and salary programs are well designed.
- 36) When the compensation level fails to fulfil employees expectations it may lead to _____.
- 37) Employees may feel that the compensation is not competitive as a result may leave _____ .
- 38) _____ may be reinforced due to pay and act as an incentive for behaviour management and for the behaviour to occur in the future.
- 39) The amount of allowance differs from _____in the organisation.

- 40) Performance measurement can be measured accurately and reliably for all _____.
- 41) _____ groups if doesn't perform effectively will result in the loss of whole organization.
- 42) _____ if having the same goals and objectives, can work closely with each other.
- 43) _____ professionals include core strategy groups, scientists, economists, knowledge management executives.
- 44) _____ employees are the employees who are on contractual agreement on temporary basis.
- 45) Contract employees _____ with the statutory and retirement benefits.
- 46) _____ comprises of 10 outside and 3 inside directors.
- 47) Corporate Directors review the policies of key organizational operations to ensure _____ use of resources.
- 48) It is the money and more money that _____ CEOs.
- 49) _____ are in the position to inspire.
- 50) The meaning of base salary is different when the employees goes _____.
- 51) _____ are expensive feature of expatriate remuneration.
- 52) Most _____ design special incentive programmes for motivating the expatriates.
- 53) The final component of expatriate remuneration is related to _____.

- 54) _____ in which the employees pay upto the amount of taxes he or she would pay on remuneration in the home country.
- 55) In order to balance the compensation received for the international assignment with compensation received in the home country, MNCs usually provide additional _____.
- 56) _____ Approach entails giving expat a series of options and then deciding him or her the way to spend the funds.
- 57) _____ compensation is the total reward provided by the firm to the executives in the organization.
- 58) The major portion of executive compensation depends on the _____ of the company.
- 59) The basic objective of _____ is to guide the management in systematic planning and controlling human resources.
- 60) Profit making organizations offer _____ schemes to its managers as a part of compensation package.
- 61) The golden parachute is called that because it provides a _____ for a terminated executive.
- 62) _____ means round the clock availability for the employees, managers and HR Professionals.
- 63) In modern times, the organizations are designing and implementing _____ pay.
- 64) Accounting for costs of developing people as human assets, also known as human asset accounting.
- 65) A _____ asset is the only asset that is appreciated every year whereas all other assets are depreciated.

- 66) _____ method was developed by Rensis Likert and Eric G. Flamholtz.
- 67) _____ is a means for relating personal values of the employees to the total assets of the organisation.
- 68) _____ model came into existence in 1971 by Eric G. Flamholtz.
- 69) The four perspectives such as promotion, productivity, retainability, transferability, helps to fix the value of an _____.
- 70) The _____ wage is adjusted by the efficiency ratio which is weighted average of the ratio of return of investment of the given firms to all the firms in the economy for a specified period usually five years.
- 71) _____ curves are also called as career curves or maturity curves.
- 72) _____ provides easy accessibility to the information without any requirement like special IT infrastructure or knowledge.
- 73) The array of knowledge or skills that organisation values become like a _____ menu.
- 74) _____ Pay is based on an agreed framework of competencies that are applicable to a number of roles, while others are specific to particular roles.
- 75) There may be situations where the employees are not competent but developing at or less than _____ rate.
- 76) _____ encourages teamwork among workers, and allow employees to be rewarded easier for outstanding performance.
- 77) All _____ within a given band have similar characteristics, time frames and skill sets.

- 78) _____ communication too, must be excellent because managers will be ambassadors of the pay structure once it's implemented.
- 79) Competency skill-based pay and broad banding are the two examples now called as a _____.
- 80) _____ pay in which the Lump sum payment is awarded for meeting or exceeding one's goals but does not become employees Based pay.
- 81) The _____ people may receive special year-end bonus to achieve customer satisfaction targets.
- 82) Giving _____ a choice in the rewards they receive is the element of new pay.
- 83) The employer must pay compensation as soon as the _____ is caused to the employees.
- 84) COBRA stands for _____.
- 85) The unevenness of _____ of labour in the market forces the organization to offer high compensation to employees with the required skills.

Sample Questions

For

Bachelor Of Management Studies (BMS)- Regular – Revised-16

TYBMS Sem-V

Following questions are provided for the benefit of students. These are indicative only

Service Marketing

1. Services marketing become difficult because of _____ Characteristics of service
2. Which of the following businesses would be characterized as a pure service
3. Which of the following statements about the pricing of services (compared to the pricing of goods) is false?
4. Charging customers different prices for essentially the same service is called _____
5. A buyer's perception of value is considered a trade-off between _____
6. Services are characterized by all of the following characteristics except _____
7. Marketing problems caused by inseparability include all of the following except for _____
8. Customer satisfaction can be defined by comparing _____

9. The _____ dimension is an assessment of the firm's consistency and dependability in service performance

10. Minimizing the amount of role conflict and role ambiguity experienced by employees will help reduce the size of this gap is known as _____.

11. The consumer decision process consists of _____

12. The zone of tolerance is defined by the difference between _____

13. Customers ultimately determine the services by _____

14. Soft technologies refer to _____

15. Which of the following is not a step in the construction process of a service blueprint?

16. The technique that allows consumers to either buy Service A and Service B together or purchase one service separately is called _____

17. The appropriate communication content during the introduction stage of the product life cycle would be _____

18. Which of the following is not a communication objective during the maturity and decline stages of the product life cycle?

19. Branding of services becomes difficult because they are _____

20. Word-of-Mouth communication networks are particularly important for service firms because

21. Which of the following is not a component of service firms physical evidence?

22. . One of the advantages of requiring employees to wear uniforms is that it reduces the customers' perception of. _____

23. The level of demand exceeds the maximum available capacity. with the result that some: customers are denied service and business is lost.

EX- 100 tables in a restaurant and 200 reservations for the tables is an example of _____

24. Demand is below the optimum capacity and productive resources are underutilized. Customers may have doubts about the viability of the service which of the following explain the above condition

25. Which of the following explain that the customer is a delighted customer

26. Level of service that customer hope to receive is called as _____

27. Extend to which a person will accept variation in service _____

28. Refers to the comparisons of business function that are same regardless of business. This means that a hotel organisation's accounting department would look at the accounting department of a manufacturing organisation that has been identified as having the fastest operations

The above explanation and example relates to which type of benchmarking

29. British Rail Network South East employed a benchmarking process to improve the standard of cleanliness on trains. British Airways was selected as a partner because a team of 11 people cleans a 250 seat jumbo aircraft in only 9 min. After the benchmarking exercise, a team of ten people was able to clean a 660 seat train in 8 min. is an example of _____ type of benchmarking

30. _____ Explains the difference between customers' expectations about service quality and their perceptions of the service quality that is delivered.

32. Which GAP is mentioned in the given example

(Hotels do not do housekeeping in a room on the day the customer is checking out. But has management realised that the customer who is doing a late checking out wants a clean room during that day)

33. _____ is the difference between management perceptions of customers' expectations and customers' actual expectations

34. This line provide distinction between customer's and front line staff's parts in the service encounter is called _____

35. This line divides the front-line employees and the operations support staff
The interactions between them normally occur out of sight of customers

36. In this strategy the customer has no choice but to get additional service from the service provider along with the core service

38. _____ Involve visiting natural areas without disturbing the fragile ecosystem

39. Indian traditional rejuvenation therapy like yoga and ayurvedic therapy are one of the part of _____

40. _____ tourism itself can be further classified as religious tourism, industrial, and ethnicity.

41. The unique service characteristic that reflects the interconnection between the service firm and its customer is called _____

42. Marketing problems caused by inseparability include all of the following except for _____

43. Solutions used to minimize the marketing problems attributed to heterogeneity include _____

44. The unique service characteristic that deals specifically with the inability to inventory services is _____

45. _____ bring buyer and seller together while assisting in negotiation

46. Advertising media include newspaper, magazines, radio, _____ and cinema in india

47. Demand based pricing is _____ oriented pricing

48. 3p's of determining the value of money for service are _____ process and physical evidence

49. A _____ company will very often sell a range of services at special price

50. market testing help the service firm to _____ the marketing mix eliminate to reduce risk

51. _____ contact service include bank, post office, fast food restaurant etc

52. positioning is essentially based on consumer _____ rather than factual evaluation

53. _____ involvement is a state of arousal directed towards attaching for short term.

54. pricing training is a special form of _____

55. In service marketing triangle marketing between company and customer is termed as _____

56. In service marketing triangle marketing between company and employee is termed as _____

57. In service marketing triangle marketing between Employees and customer is termed as _____

58. Interactive marketing is also called as _____

59. Which of the following is a part of external marketing

60. which of the following is not a part of External environment

61. which of the following is not a part of Internal environment

62. which of the following is a perfect example of goods and service in near equal measure.

63. which is the correct sequence of consumer buying process

64. the attribute of service that the customer may find it impossible to evaluate even after purchase and consumption of service is called as _____

65. The attributes of the offer can be known either during the consumption or after the purchase is called as _____

66. The attribute of the offer can be determined by the consumer before purchasing a product is called as _____

67. which of the element can be a part of social factor under factor influencing consumer behaviour

68. which of the element can be a part of Personal factor under factor influencing consumer behaviour

69. which of the element can be a part of Psychological factors under factor influencing consumer behaviour

70. which of the element can be a part of Cultural factor under factor influencing consumer behaviour

71. _____ is concerned with what general benefits the service organisation will offer

72. _____ is concerned with what benefits customer seeks.

73. _____ is concerned with more detailed shaping of the service concept – tangible and intangible components and the forms of service

74. _____ it is concerned with certain and delivery of the service offer with the help of people, process and facilities

75. which of the pricing strategy is a part of new service pricing strategy

76. The customer has no choice but to get additional services from the service provider along with the core services

77. The service provider may offer a new service offer similar to the existing one but at a low price

78. which of the pricing service is a part of price bundling strategy

79. which of the following is not a element of SERVQUAL model

80. Customer are given a prompt service is an explanation of which element under SERVQUAL model

Sample Questions
For
Bachelor of Management Studies- Regular- Rev16
No Branch- T.Y.BMS – Sem V

Following questions are provided for the benefit of students. These are indicative only.

Wealth Management

1	_____ gives a clear picture of inflow and outflow of cash.
2	_____ management is the art and sciences of making decision about investment mix.
3	_____ planning is a way by which you can reduce your tax liability without breaking any law.
4	_____ is a dynamic process that does not end when you take a particular action.
5	_____ is the education and understanding of various financial areas.
6	A/ an _____ is the cost of borrowing money or conversely, the income earned from lending money.
7	_____ combines both investment and insurance.
8	_____ provide life cover with no savings profits component.
9	_____ is a type of general insurance policy.
10	Under _____ Mediciclaim policy, only a single person can be covered.
11	_____ planning involves an analysis of the various choices you can make today to help provide for your financial future.
12	A _____ is generally defined as a person or firm that has agreed to act for and on behalf of someone else in a role and manner that produces a relationship of trust and confidence.
13	_____ planning is a way by which you can reduce your tax liability without breaking any law.
14	_____ refers to the set of skills and knowledge that allows an individual to make informed and effective decisions with all of their financial resources.
15	A _____ interest rate stays the same over the life of a loan.
16	The _____ gives the investor a clue concerning the future course of interest rates.
17	_____ plan includes expenses pertaining to pre and postnatal care, your baby's birth, ambulance costs and everything that is related to maternity.
18	_____ are the most basic form of life insurance.
19	A _____ policy is a variant of the endowment plan.
20	Under _____ Mediciclaim policy, one gets coverage for his or her family as well.
21	A _____ is one used to invest and disburse money in tax favour retirement plan.

22	The term _____ consists of all property owned by you at the time of your death.
23	_____ is a legal document that allows an individual to determine who is the beneficiaries of their estate.
24	A _____ Annuity receives premiums and investment changes for pay-out at a later time.
25	_____ is a challenge unique to estate and succession planning related to collectibles.
26	_____ provides family members and medical professionals with a predetermined list of directives the individual wishes to have followed should they become incapacitated and unable to make decisions.
27	TDS Stands for _____
28	A _____ rate of return is the amount of money generated by an investment before factoring in expenses such as taxes, investment fees and inflation.
29	The _____ annual interest rate is the interest rate that is actually earned or paid on an investment, loan or other financial product due to the result of compounding over a given time period.
30	_____ is a metric used in capital budgeting measuring the profitability of potential investments.
31	The _____ of an investment is the underlying compound interest rate that equals the value end value of the investment with its beginning value.
32	_____ is the total return on an asset or portfolio over a period during which it was held.
33	Assets = _____ + Stockholders Equity
34	_____ is the difference between the asset and the liability of an individual or company.
35	Net worth = Total Assets = _____ Liabilities.
36	_____ applies to debt investment such as bonds.
37	Under _____ Medclaim policy, only a single person can be covered.
38	Health insurance premium provide tax exemption under section _____.
39	SIP stands for _____.
40	Yield Curve refers to _____.
41	_____ of the financial plans often requires discipline and perseverance.
42	_____ is defined as a relationship between an advisor and individual or a household.
43	Wealth Management include _____.
44	_____ has direct impact on Wealth Creation.
45	_____ is ideally a payable to employees with five years of services to same company and is taxable, annual Payment
46	The goal of _____ is to simply minimize the income tax bill of whatever investment strategy you are using.
47	When two or more persons join hands for common actions with common objectives are called _____.
48	A taxable amount, actually paid to an employee is _____.
49	_____ considers NAV on two dates- at the beginning and end of the holding period.

50	_____ is a tax causes rise in the price of goods and is ultimately borne by the customer.
51	A _____ is a testamentary instrument whereby two or more persons agree to make a conjoint Will.
52	Any force or fear of death, or of bodily hurt or imprisonment that would invalidate a will is _____.
53	A taxable amount, aimed to compensate for the rising cost of living is called _____.
54	Deduction for donation to a charitable trust can be claimed under:
55	A joint will can be enforced:
56	As per current tax laws a super senior citizen pays NIL income tax for income upto:
57	A super senior citizen is an individual:
58	Inflation adjusted return is:
59	Total Return includes:
60	Gather current information to determine your _____.
61	The _____ of shares varies all the time depending on demand and supply.
62	Reinvestment risk will not apply if you intend to spend the regular interest payments or the _____ at maturity.
63	The chance that a pooled fund will underperform due to poor investment decisions of the fund manager is called _____.
64	A _____ is an evaluation of an individual or organisation's willingness to take risks, as well as the threats to which an organisation is exposed.
65	Clients _____ willingness to take risk can sometimes clash with their financial ability to do so.
66	_____ represents ownership in a company.
67	The _____ portfolio has a lower percentage of equities compared to bonds, and may suit investors with medium risk tolerance and/or a medium investment time frame.
68	Factors to be considered while building your allocation are all except:
69	Insurance sector plays a significant role in
70	Premium cannot be counted without
71	A surety has insurable interest in the life of
72	Indisputability clause is specified in section
73	Human Life value considers
74	Medical Insurance is offered by
75	when you buy the pension plan contract, if the payment to you starts immediately it is called
76	Full form of IGMS:
77	Cash flow Management is a _____, not a budget.
78	Setting up a _____ to help you live within your budget.
79	When developing your goals, be SMART & S stands for _____.
80	_____ is a Financial plan often requires discipline and perseverance.
81	The goal of Wealth management is to sustain and grow _____ wealth.
82	Banks are known to have _____
83	_____ India banned the entry load (commission) on Mutual Funds.

84	The regulatory environment of the Indian economy is still evolving because of which there still is substantial vagueness in the _____ of numerous regulators.
85	Wealth management addresses every aspect of clients _____ in a consultative and a highly individualized way.
86	The pre-tax return on an investment product is 18% and the marginal tax rate for the investor is 30%, the post-tax return for him would be:
87	If the nominal return on a one-year investment product is 10.5% p.a. and the inflation rate during the year has been 7%, the inflation adjusted rate of return is:
88	Mr. Z Bought shares of X ltd. at Rs. 1050 and sold it after 3 years at Rs. 2,625. If X ltd. did not pay any dividends in the last 3 years, the CAGR of his investment is:
89	A Senior citizen and super senior citizen is an individual:
90	Steps in Investment Planning:
91	_____ represents ownership in a company & _____ represents Creditors of the Company.
92	Full form of IGMS & SIP :
93	A taxable amount, actually paid to an employee is _____. Also, a taxable amount, aimed to compensate for the rising cost of living is called _____
94	Health insurance premium provide tax exemption under section _____. Also, Deduction for donation to a charitable trust can be claimed under section _____
95	When developing your goals, be SMART where S & R stands for _____.

SHRM – SEM V
TYBMS
HR SPECIALIZATION

1. _____ is concerned with the long term direction and scope of an organization
2. _____ management is also known as Visionary management
3. SHRM revolves around the _____ and _____ that affects or are affected by the strategic Plan of the organization
4. “Strategic human resource management is a pattern of planned human resources deployments and activities intended to enable the firm to attain goals” this definition is given by _____.
5. _____ is the first company to set up a personnel department in the year 1947.
6. Following is/are the barriers to SHRM _____
7. In _____ HRM, the HR plays the role of transactional and reactive role
8. _____ stage in SHRM is the complex process that involves making decision about HR activities based on forecast, organizational strategy, and the anticipated effects of HR programs on strategic objectives
9. _____ Management comprises of a relatively small group of people including the CEO,CFO, VP, Directors etc.
10. _____ are responsible for a work group to higher level of Management, and are placed in the lower layers, normally at first level.
11. _____ is the degree to which one can estimate the occurrence of the event.
12. High Performance Working Model is also known as _____
13. _____ play a full strategic role as business partners and are involved in business planning
14. Personnel management was replaced by the term HRM in _____
15. At a strategic level HR people take on a _____ role.
16. HR Specialist can act as _____ who are involved in formulating and monitoring employment rules.
17. SHRM creates a _____ work environment

18. In strategic human resource management, HR strategies are generally aligned with _____
19. Which of the following is closely associated with strategic human resource management?
20. Creating an environment that facilitates a continuous and two-way exchange of information between the superiors and the subordinates are the core of _____.
21. _____ is the process of building your external image as an excellent place to work.
22. In _____ selection strategy if a person does poorly in an initial assessment, he/she is eliminated from the pool of applicants.
23. The _____ environment of HRM consists of unions, organizational culture, and conflict, professional bodies, organizational objectives, policies, etc.
24. _____ is concerned with the decision involving specific employees.
25. Treating employees as precious human resources is the basis of the _____ approach.
26. A high Performance model works well in _____ organization
27. The characteristics of High performance working Model is/are _____
 - a.
28. _____ Challenges refers to forces and institution that are beyond the access of management
29. _____ Challenges are internal to the firm
30. _____ integration links different aspects of Human Resource management
31. _____ is the bond employees experience with their organisation
32. _____ is a measure of how much value individual employee add to the goods or services that the organization produces
33. _____ aims at giving the employees certain degrees of autonomy and authority to make a decision.
34. Companies implements _____ initiative to improve the quality of all the processes.
35. _____ is concerned with long term direction and scope of the organization
36. Strategic HRM acts as a _____ between all the HR activities and the organizations Philosophy
37. At a strategic level HR person takes on a _____ role

38. _____-in the pay scale has a direct impact on the motivation level of the employees
39. The _____ Strategy is a steering wheel for the strategic recruitment and selection
- 40.
41. _____ model involves continuous exchange of information between the superiors and subordinates through opinion, ideas and suggestion
42. _____ may act as the guardian of the organization's values concerning people
43. _____ ensures retention of people by providing better opportunities and rewards
44. Strategies guide _____ decision that ensure the best fit for the organization
45. _____ HRP is a dynamic, proactive and online process
46. _____ Aims at cutting down the labour costs by reducing the worker aging work
- 47.
48. The success and the survival of the organization depends upon how well the _____ have been drafted
49. _____ Strategy is concerned with identifying the right quantity and quality of people required
50. _____ strategy is linked with the short term and the long term goals of the business
51. _____ is the main objective of resourcing strategy.
52. Perception of human assets as higher risk investment is a barrier of _____
53. SHRM was first time evolved in the year _____
54. _____ are the resources that provide utility value to all other resources
55. _____ management to ensure that the contribution of people to the organisation is recognized by both financial and non-financial means.
56. In _____ selection strategy If a person does poorly on an initial assessment, he is eliminated from the pool of applicants
57. _____ selection strategy combines a number of assessment tools as a part of the process
 - a.
58. _____ strategies are policies and plans that organisations follow to reduce employee turnover and attrition
59. _____ is a planned and systematic activities designed to provide its employee with future job demands
60. _____ policies stem from the declared objectives of the organization
61. _____ policies are not formally expressed
62. _____ policy appears because the particular case was not covered in earlier policies.
63. _____ Policy aims to appoint the best candidate solely on merit basis
64. _____ should be conducted before any appointment is made and should be carried out in a consistent manner

65. _____ Policies must confirm to the board pattern laid down by the general policies
66. Social values and customs have to be respected, otherwise the employees may be _____.
67. _____ are known as Total Quality Management models
68. _____ is / are the factors that affect HR policy.
69. _____ Policies are usually established from the senior management and _____ policies arises because a particular case is not covered by the earlier policies.
70. SHRM revolves around the _____ and _____ that affects or are affected by the strategic Plan of the organization
71. _____ are the barriers to SHRM
72. _____ is the process of employing, developing, and rewarding people in global Organization.
73. Contest Recruitment was started by _____ Company in year 2004.
74. _____ is a strategy for passing on leadership roles
75. _____ Model is designed to bring continuous improvement in the management and processes.
76. _____ Model is used by manager to assess the value of the HR Functions
77. _____ Model is based on the stakeholder approach and defines what it takes for a company to succeed.
78. _____ Policy aims to appoint the best candidate solely on merit basis
79. _____ means policy should be definite, clear, easily understood by everyone in the organization.
80. _____ Organization follows rigid and tight procedure.
81. _____ is a means of providing a guided mentoring relationship using online software or email
82. _____ --- model is based on stakeholder approach
83. An _____ audit is conducted to obtain a score on the HR scorecard.
84. _____ Means involves output divided by input
85. _____ policies helps in taking Prompt and correct decision

Samples Questions
For
Bachelor of Management Studies - Regular – (R-2016)
No branch – T.Y.BMS - Sem V

Following questions are provided for the benefit of students. These are indicative only.

Risk Management

- 1 _____ is defined as volatility of actual returns from an investment with respect to expected returns.
- 2 _____ refers to gain expected by investor from investments made by him.
- 3 _____ is defined as method of determining risks that could possibly prevent the program, enterprise, or investment from achieving its objectives.
- 4 _____ is defined as the process of identification, analysis and acceptance or mitigation of uncertainty in investment decision.
- 5 _____ risk includes failure of people, system or processes of an organisation.
- 6 _____ risk arises when one party fails to fulfil its obligation.
- 7 _____ is the first step in the process of Risk Management
- 8 _____ is the second step in the process of Risk Management
- 9 _____ is the third step in the process of Risk Management.
- 10 _____ is the fourth step in the process of Risk Management
- 11 _____ is the fifth step in the process of Risk Management
- 12 _____ implies a situation where the future events are not yet known
- 13 _____ is the process of planning, organizing, leading and controlling the activities of an organization in order to minimize the effects of risk on an organization's capital and earnings.
- 14 In SWOT Analysis: 'O' Stands for:
- 15 _____ risk is the risk businesses suffer by extending credit to customer.
- 16 _____ risk is the risk that a given security or asset cannot be traded quickly enough in the market to prevent a loss or to make required profit.

- 17 _____ is one of the most widely used techniques to determine the creditworthiness of borrower.
- 18 The value of a _____ derives from the price of an underlying item, such as an asset or index.
- 19 Two components of Liquidity Risk are Asset Liquidity Risk & _____
- 20 _____ is the total exposed amount that an organisation wants to undertake on the basis of risk return trade-offs for one or more desired and expected outcomes.
- 21 _____ is a party that has an interest in a company, and can either affect or be affected by the business.
- 22 The _____ of an asset's rate of return can be found as a sum of squared deviation of each possible rate of return from expected rate of return multiplied by probability that the rate of return occurs.
- 23 _____ is the square root of variance of rate of return
- 24 _____ refers to constructing portfolio comprising of various groups of Assets.
- 25 _____ explains relation between systematic risk of a portfolio or security and market risk.
- 26 _____ refers to change in output with change in one or more input variables.
- 27 _____ is defined as study of change in returns from financial asset due to change in one or more input variable.
- 28 _____ risk refers to risk arising from political instability in a country or sudden change in policies of a country due to change in government
- 29 _____ is defined as actual or potential threat of negative effects on living organisms and environment by wastes, emissions, wastes etc coming out of an organisation's activities.
- 30 _____ is the potential for losses due to regulatory or legal action.
- 31 _____ is the risk arising from fluctuations in commodity prices.
- 32 _____ refers to risk arising from volatility of exchange rate.
- 33 _____ risk is the risk due to possible changes in spreads.
- 34 _____ risk arises if there is maturity mismatch between liabilities and offsetting assets.
- 35 _____ is the risk that arises from volatility of interest rates in economy.

- 36 _____ is the risk that arises from stock market volatility
- 37 Market risk is most commonly known as _____ risk
- 38 Following the recommendations of the _____ committee report, in 1999, the IRDA was constituted as an autonomous body to regulate and develop the insurance industry.
- 39 Insurance _____ can be defined as the transferring of underwriting risks to the capital markets through the creation and issuance of financial securities
- 40 In context of Insurance, IRDA Stands for _____
- 41 The _____ Act is applicable to all the Insurance companies and other entities participating in the insurance industry in India.
- 42 Insurance Act came into force on _____
- 43 What is relationship building tool
- 44 A project manager will command respect if _____
- 45 Which one is not a responsibility function of the second line of defence
- 46 The third line of defence includes this as its scope : _____.
- 47 Which one is not a line of assurance?
- 48 What is third step in stake holder management: _____.
- 49 Warning signs that stakeholder management is suffering include _____.
- 50 One of the special tactics to deal with different type of stakeholders is:
- 51 _____ has been recognised as an exclusive field of insurance business and carved out from the umbrella of general insurance.
52. The minimum paid up equity share capital requirement for exclusively carrying on the business of health insurance is _____
53. _____ has been granted the power to suspend or cancel the registration on breach of certain specified conditions of insurance co.
54. _____ are required to underwrite certain minimum percentage of its insurance business in third party risks of motor vehicles
55. The Insurance Ordinance provides that life insurance policies will become unchallengeable after the expiry of _____ years from the date of the policy.

- 56 _____ are professionals who are experienced in reviewing and analysing insurance operations, reserves and underwriting procedures and provide technical assistance regarding actuarial matters to policy examiners and other technical staff.
- 57 The role of _____ in insurance is to evaluate the likelihood of undesirable events and decrease the impact of undesirable events that do occur
- 58 Which are not included in Basic Actuarial Concepts
- 59 Which one is not included Reinsurers policies
- 60 _____ is an agreement in which a bank and an insurance company form a partnership so that the insurance company can sell its products to the bank's client base.
- 61 According to the gazette notification, an appointed actuary should have a minimum experience _____.
- 62 The twin objectives of IRDA are
- 63 _____ analysis is a process that identifies the strengths, weaknesses, opportunities and threats of an organization.
- 64 _____ is a contract between two parties, the insured and the insurer, wherein the insurer agrees to pay a specified sum of money upon the occurrence of the insured's death or any other even specified in the policy.
- 65 In context of Insurance, ULIP Stands for _____.
- 66 _____ is basically a combination of insurance as well as investment.
- 67 Which one is the appellate body to hear appeals from the order of IRDA
- 68 Section 14 of IRDA lays down duties, powers and functions of the authority; the powers and functions of the Authority shall not include:
- 69 _____ measures the risks that are insured against, to determine their probabilities of occurrence, sometimes referred to as frequency, and use these probabilities in a wide range of calculations.
- 70 _____ is not a type of life insurance policy
- 71 _____ is not a reinsurance policy.
- 72 _____ are required to underwrite certain minimum percentage of its insurance business in third party risks of motor vehicles.
- 73 _____ is not a type of fire insurance policy.
- 74 _____ is a type of marine insurance policy.

75 _____ are people who are at same level in the organization as you and may or may not be on the project team

76 _____ are individuals within the organization who are customers for projects that meet the needs of internal demands

77 Which is not a Line of Defence

78 Third Line of Defence includes: _____.

79 First Line of Defence includes : _____.

80 Second line of Defence includes: _____.

81 In organisation, there are variety of people carrying out work to provide Assurance are known as _____.

82 Relationship building tools does not include:

83 Management of stakeholders does not include

84 Project stakeholders does not include

85 _____ are responsible for implementing corrective actions to address process and control deficiencies.

86 An investor bought 20 shares of ABC Ltd at Rs. 150 per share. After 2 years he sold the same at Rs 200 per share. During the period he earned, dividend Rs 200. He also paid commission of Rs. 200 to the broker. Calculate return earned by the investor.

87 An investor brought a share of ABC Ltd. at Rs. 100. After a year investor sold the share at Rs 110/-. Dividend received by the investor during the period is Rs. 5/-. Calculate Returns earned by the Investor.

88 An investor invested in bond of XYZ Ltd. Coupon of bond is 10 % . After a year bond will redeem at face value of Rs. 100/-. Investor brought bond at discount of 10% to face value. Calculate returns of investors?

89 Calculate expected rate of return

Situation	Probability	Stock Return
Normal	0.3	15 %
Recession	0.4	20 %
Boom	0.3	12 %

90 Calculate expected rate of return

Situation	Probability	Stock Return
Normal	0.3	25 %
Recession	0.2	40 %
Boom	0.5	-10 %

91 Match the Column

Type of Risk	Meaning
1. Equity Risk	a. Stock Price Volatility
2. Interest Rate Risk	b. Volatility of Interest Rate in economy
3. Term Structure Risk	c. Maturity Mismatch between liabilities and offsetting assets

92 Covariance between the return on security i and the return on market portfolio = 11
Variance of return on the market portfolio = 10
Calculate Beta

93. Covariance between the return on security i and the return on market portfolio = 0.21
Beta = 0.011
Calculate Variance of return on the market portfolio

94 Match the Column

Type of General Insurance	Example
1. Motor Insurance	a. Two wheeler insurance
2. Health Insurance	b. Critical illness insurance
3. Travel Insurance	c. Family Travel Policy

95 Match the Column

Moneyness of Option	Cash Flow
1. OTM	a. Negative Cash Flow
2. ATM	b. Nil Cash Flow
3. ITM	c. Positive Cash Flow