

Sample Question Paper for Practice
Course: (M.M.S.) (SEMESTER - IV) (CHOICE BASE) Examination 2020
(Finance Specialization)

Subject: Commercial Banking

Q1. The main functions of a Bank would be:

- a. Arbitraging between obtaining funds from depositors and lending the same to borrowers
- b. Acceptance of Deposits for the purpose of lending and Investment
- c. Management of spread
- d. Risk Management

Q 2. Deposits of a Bank would be:

- a. Sources of funds for the Bank
- b. Income for the Bank
- c. Expenditure for the Bank
- d. Use of funds for the Bank

Q3. A Bank undertakes Investments for the purpose of :

- a. Earning additional revenue
- b. Investments become a more lucrative form of use of funds compared to lending
- c. Investments are to be made mandatorily to a large extent.
- d. Investments, especially in Equity would act as a cushion to fall back upon in times of exigencies.

Q4. A Bank largely focuses on long term deployment of funds because:

- a. Returns are better from long term lending in terms of interest rates
- b. The Banks' sources of funds are largely long term in terms of deposits
- c. Banks largely procure short to medium term funds and therefore long term deployment is not advisable.
- d. However, from the risk point of view lending for long term would be less risky.

Q5. The Security for Working Capital finance which a Bank lends for essentially involves:

- a. Financing Operational costs of the Borrower.
- b. Financing current assets.
- c. Financing Bills Payable
- d. Financing short term Investments

Q6. A retail asset of a Bank would be:

- a. A fleet of trucks financed by the Bank.
- b. Financing of office premises for a Real Estate Developer for further leasing out to individuals.
- c. A housing loan
- d. Project financing

Q7. An example of a fee-based product of a Bank would be:

- a. A Home Loan
- b. Loan against shares
- c. A Bank Guarantee
- d. Discounting of Bills

Q8. A cheque is a:

- a. Promise to pay on demand
- b. A Bill of exchange drawn on a specified Bank
- c. An instrument through which a financial obligation can be settled only by delivery of the instrument to the creditor.
- d. Negotiable instrument by customs and practices.

Q9. Priority Sector Lending by Banks would be:

- a. At the discretion of the concerned Bank.
- b. It is mandatory and targets are stipulated with severe penalties for non-compliance with targets.
- c. An example would be financing exports
- d. It is for accelerating Economic Development.

Q10. The acronym "CAMELS" which is used in rating Banks on various parameters, stands for:

- a. The first two letters stand for: Credit, Authorisation
- b. The next two stand for Management, Efficiency
- c. The last two stand for Loan, Sanctioning
- d. The last two stand for Liquidity and Sensitivity

Q11. NPA Management in Banking involves:

- a. Controlling an Asset quality from slippage into the sub-standard and lower quality
- b. Taking action only on Assets which have been classified as NPA
- c. Restructuring an Account before it slips into the NPA category
- d. Having discussions with the Borrower from time to time to prevent Asset slippage

Q12. Risk Management in Banks is essential because:

- a. The very nature of Business of Banking is risk prone and therefore the desirable situation would be to contain risk
- b. If risk is not effectively managed it may result into the Bank not being able to repay the Depositor the deposit funds when they become due.
- c. Poor risk management may result into loss of reputation for the Bank
- d. RBI may downgrade the Bank if Risk management is lacking.

Q13. Capital Adequacy Ratio can be expressed as:

- a. Regulatory Capital/Total Loan Assets
- b. Regulatory Capital/Total risk-weighted Assets

- c. Net Worth / Total risk-weighted Assets
- d. Net Worth / Loan Assets

Q14. Important Functions of RBI would be:

- a. Regulating interest rates in the Banking System
- b. Regulating the quantum of credit creation by each individual Bank
- c. Managing liquidity in various segments of the Economy
- d. Banking Regulator.

Q15. Examples of Retail Loan Products would be:

- a. Housing Loan
- b. Bills Purchase facility
- c. Bills Co-Acceptance facility
- d. Cash Credit facility

Q16. Retail Loan products are desirable from the Bank's point of view because:

- a. The risk-return equation is favourable for the Bank on a relative basis.
- b. The Bank can charge a higher rate of interest on Retail Loans
- c. The risk is considerably less
- d. Since the unit value of the loan is less the risk gets stymied to a large extent

Q17. A funded working capital credit product would be:

- a. Cash Credit
- b. Bills for collection
- c. Letter of Credit
- d. Bills Co-acceptance

Q18. A Bank facility against a Fixed Asset as prime security would be:

- a. A loan against Fixed Deposit
- b. A Term Loan against Machinery
- c. A Demand Loan against stock
- d. An Inland Letter of Credit

Q19. A non-funded facility would involve:

- a. The Bank going out of funds at the time of initial disbursement of the facility
- b. The funding is contingent upon occurrence or otherwise of a contingency.
- c. If the Bank is required to fund the transaction then the Bank benefits.
- d. The revenue for the Bank would be the interest earned when the actual funding takes place.

Q20. A retail liability product for a Bank would be:

- a. Cash Credit
- b. A Bills discounting facility
- c. A savings account
- d. An Overdraft account.

Q21. A Promissory Note would be:

- a. A Negotiable Instrument
- b. A document which is not-negotiable and not transferrable
- c. A document which the Bank executes at the time of disbursement of a Loan or any credit product.
- d. A document which is obtained by the debtor from the creditor.

Q22. A Recurring Account with a Bank would be classified by the Bank as:

- a. Demand Deposit
- b. An Asset Product
- c. Time Deposit
- d. A Sweep Deposit

Q23. For KYC check when a person opens a Savings Account, the Bank verifies:

- a. The Official identity of the prospective account holder
- b. The personal identification of the prospective account holder
- c. The signature of the person as per the records of the Employer
- d. The signature on any previously verified document.

Q24. As the Banking Regulator and Banking Supervisor, RBI is vested with powers to:

- a. Issue a Banking Licence for undertaking Banking Business
- b. Power to close a Bank Branch
- c. Power to recall an advance given by a Bank to a Borrower in the interest of Depositors
- d. Power to remove a Branch Head if it deems fit.

Q25. An Example of an Operational Risk which a Bank may encounter would be:

- a. A badly framed HR policy of the Bank
- b. A systems loophole which can be exploited to perpetrate a fraud on the Bank
- c. A loan going bad on account of non-inspection by the concerned Department
- d. A cash theft from a Branch during business hours by a miscreant

Sample Question Paper for Practice
Course: (M.M.S.) (SEMESTER - IV) (CHOICE BASE) Examination 2020
(Marketing Specialization)

Subject: Business to Business Marketing

1. An industrial customer who purchases industrial products or services, to support its manufacturing process or to facilitate the business operations is referred as a ____
 - a) Publics
 - b) Industrial Distributors and Dealers
 - c) Marketing agency
 - d) User

2. Public and private institutions such as hospitals, schools, colleges, and universities are termed ____
 - a) Institutions
 - b) Industrial Distributors and Dealers
 - c) Marketing agency
 - d) User

3. According to The Webster and Wind Model which is Organisational Variable
 - a) Political and legal
 - b) Objective/goals
 - c) Authority
 - d) Job position

4. According to The Sheth Model Component 2 includes ____
 - a) Variables that determine autonomous or joint buying decision
 - b) Differences among individual buyers caused by factors
 - c) Methods used for conflict resolution in joint-decision making process
 - d) Situational Factors

5. ____ are the real estate property of a firm. It includes factories, godowns, warehouses, offices, etc
 - a) Heavy Equipment
 - b) Light equipment/ Accessories
 - c) Plant & Building
 - d) Pure Services

6. What is part of the personal characteristics in the Shapiro-Bonoma Nested Hierarchy approach?
 - a) Size of the order
 - b) Terms of payment
 - c) Size of the company

d) Loyalty

7. All individuals and units involved in purchasing process are classified as

- a) Gatekeepers
- b) Deciders
- c) Buying Centre
- d) Influencers

8. In business buying process, group who manage and control information flow is classified as

- a) User
- b) Influencer
- c) Buyer
- d) Gatekeeper

9. How many uses does a commodity market have?

- a) 1 to 2
- b) 2 to 4
- c) 5 to 10
- d) Multiple uses

10. What comes at the middle level in the hierarchy of customer values?

- a) Anticipated values
- b) Desired values
- c) Unanticipated values
- d) Undesired values

11. Which among the following is not part of the buying decision making process?

- a) Product Specification
- b) Laying Down Qualifications for Potential Vendor
- c) Inviting Proposals from Qualified Vendors
- d) Deciding the advertising plan

12. What is modified rebuy?

- a) A situation in which a purchaser buys the same product in the same quantities from the same vendor
- b) Occurs when a company wants to buy the same type of product it has in the past but make some modifications to it
- c) Occurs when a firm purchases a product for the first time
- d) Occurs when a firm plans to discontinue with the existing product and venture into a new one.

13. Whole sellers and retailers buying behaviour is classified as

- a) Business buying behaviour
- b) Derived demand

- c) Single consumer buying process
- d) Community buying

14. In business buying process, group having informal or formal power of approving suppliers is classified as

- a) User
- b) Influencer
- c) Buyer
- d) Decider & Gatekeeper

15. Trading of raw material through online sources between buyers and sellers is classified as

- a) Direct marketing
- b) e-procurement
- c) Online selling
- d) de-procurement

16. Business buying situation in which buyer reorders same order again and again on routine basis is

- a) Modified buy
- b) New task
- c) Straight rebuy
- d) Solutions selling

17. What is the difference between the term 'customer' and the term 'consumer'?

- a) There is no difference
- b) The term consumer refers only to people who buy food and drink products.
- c) Customers buy the products but it is consumers who use them.
- d) Customers make organizational rather than personal purchases

18. What is 'marketing communications' an alternative term for?

- a) Promotions
- b) Email
- c) Sales Talk
- d) Pricing strategies

19. What is the term for a market in which products are sold to organisations who will use them to make other products? For example, flour may be sold to a bakery which uses it to bake cakes.

- a) B2B market
- b) Reseller market
- c) Consumer market
- d) Industrial market

20. What is a new buy situation?

- a) When a firm purchases a product for the first time.
- b) When a firm sells a product for the first time
- c) When a firm resells a product for the first time
- d) When a firm hires all new employees for a project

21. Which is not the role in buying centre

- a) Influencer
- b) Middleman
- c) Decider
- d) Actual user

22. The new product that create an entirely new market is called as _____

- a) New to the world
- b) New product line
- c) Repositioning
- d) Improvements in / revisions to existing products

23. As per the Types of new products, the percentage of new product lines is _____

- a) 20%
- b) 10%
- c) 11%
- d) 7%

24. _____ is/ are Distinct, Observable stages in industrial market

- a) Products
- b) Decision Maker
- c) Buyer Behaviour
- d) Promotion

25. _____ level involves those key participants who immediately interface with and industry firm in facilitating production, distribution and purchase

- a) Publics
- b) Buyer- seller interface
- c) Macro-environment
- d) Government

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Sample Question Paper for Practice
Course: (M.M.S.) (SEMESTER - IV) (CHOICE BASE) Examination 2020
(Operations Specialization)

Subject: Strategic Sourcing in Supply Management

1. Forecast and customer orders is a common method of
 - a) Reorder point System
 - b) System Management
 - c) Informing Purchasing of Material Need
 - d) Strategic Control System

2. When price is dominant factor, buyers go for..?
 - a) Competitive Bidding
 - b) Negotiations
 - c) Outsourcing
 - d) Job Manufacturing

3. Stocks Check is a common way of
 - a) Informing Purchasing of Material Need
 - b) Forecast
 - c) New product development
 - d) Logistics control

4. If material specification are straightforward, Purchase department should go for..?
 - a) Negotiations
 - b) Bidding
 - c) Contract manufacturing
 - d) Outsourcing

5. Specifications given to assist suppliers, are technically termed as ...?
 - a) Blueprint
 - b) Green print
 - c) Black sheet
 - d) Maroon print

6. An annual review of firms entire set of purchases is called?
 - a) Market analysis
 - b) Spend analysis
 - c) Company audit
 - d) Third-party audit

7. Which one, of the options given below is not a stage of procure to pay process.
 - a) Measurement of performance
 - b) Receipt of Service

- c) Purchase order generation
- d) Strategy management

8. In case of need that has come up suddenly, the company takes following action.

- a) Scraps the project
- b) Changes the end product
- c) Spot buys
- d) Question the team for such a sudden need

9. Forecast and planning requirement is considered as

- a) A strategic goal
- b) Overall goal
- c) Tactical responsibility
- d) Generalised role

10. Requisitioning is considered as

- a) A strategic goal
- b) Overall goal
- c) Tactical responsibility
- d) Generalised role

11. Whether contact involves partnership or not, is discussed in which phase of negotiation process?

- a) Conduct Negotiation
- b) Identify sourcing requirement
- c) Determining if negotiations or competitive bidding is required
- d) Plan for negotiation

12. Whether, if contract involves plant and equipment, is discussed in which phase of negotiation process?

- a) Conduct Negotiation
- b) Identify sourcing requirement
- c) Plan for negotiation
- d) Determining if negotiations or competitive bidding is required

13. Risk and uncertainty, is discussed in which phase of negotiation process?

- a) Determining if negotiations or competitive bidding is required
- b) Identify sourcing requirement
- c) Conduct Negotiation
- d) Plan for negotiation

14. Involvement of NON-PRICE issue is discussed in which phase of negotiation process

- a) Conduct Negotiation

- b) Plan for negotiation
- c) Determining if negotiations or competitive bidding is required
- d) Identify sourcing requirement

15. Which of the following is not a step in Triangle Talk

- a) Know exactly what you want
- b) Know exactly what others want
- c) Propose action in a way that they can accept
- d) Cost discussion

16. Determining and formalising the negotiators specific goals, the business terms used is

- a) Squaring off
- b) Triangle talks
- c) Quadrangle talks
- d) Opposite views

17. Determining if negotiation or competitive bidding is required, is a component of?

- a) Analysis
- b) Negotiation Framework in Supply Management
- c) Inventory Management
- d) Agreement

18. Adequacy of Bid process is discussed in which phase of five phase negotiation Process?

- a) Identify sourcing requirement
- b) Determining if negotiations or competitive bidding is required
- c) Plan for negotiation
- d) Conduct Negotiation

19. Whether contract is large or not, is discussed in which phase of negotiation process?

- a) Determining if negotiations or competitive bidding is required
- b) Identify sourcing requirement
- c) Conduct Negotiation
- d) Plan for negotiation

20. Size of the contract is discussed in which phase of negotiation process?

- a) Conduct Negotiation
- b) Plan for negotiation
- c) Determining if negotiations or competitive bidding is required
- d) Identify sourcing requirement

21. In five phase negotiation process, inventory Counts are a part of which phase?

- a) Identify sourcing requirement

- b) Conduct Negotiation
- c) Plan for negotiation
- d) Execute and follow-up

22. In five phase negotiation process, Reorder point System are a part of which phase?

- a) Identify sourcing requirement
- b) Conduct Negotiation
- c) Plan for negotiation
- d) Execute and follow-up

23. In five phase negotiation process, new product development are a part of which phase?

- a) Identify sourcing requirement
- b) Conduct Negotiation
- c) Plan for negotiation
- d) Execute and follow-up

24. In five phase negotiation process, new facilities are a part of which phase?

- a) Identify sourcing requirement
- b) Conduct Negotiation
- c) Plan for negotiations
- d) Execute and follow-up

25. In five phase negotiation process, purchase requisition are a part of which phase?

- a) Identify sourcing requirement
- b) Conduct Negotiation
- c) Plan for negotiations
- d) Execute and follow-up

Sample Question Paper for Practice

Course: (M.M.S.) (SEMESTER - IV) (CHOICE BASE) Examination 2020

(HR Specialization)

Subject: OD and Change Management

- 1) Change takes place at _____ rates in different parts of an organization
 - a) Learning
 - b) Managing
 - c) Organising
 - d) Expanding

- 2) OD is a _____ to change
 - a) Stem
 - b) Response
 - c) Step
 - d) Initiative

- 3) Kurt Zadek Lewin was a German-American _____
 - a) Psychologist
 - b) Pioneer
 - c) Sociologist
 - d) Strategist

- 4) Action research model focuses on _____ change
 - a) Strategic
 - b) Systematic
 - c) Desired
 - d) Planned

- 5) _____ from each area need to set specific goals and action plans for improvement.
 - a) Leaders
 - b) Executives
 - c) Managers
 - d) Team Leaders

- 6) _____ can also help the management to reorganise the structure of the company
 - a) Employee Survey
 - b) Organisation Survey
 - c) Culture Survey
 - d) Climate Survey

- 7) The _____ environment is also depicted in Weisbord's model, although it is not represented as a "box".
 - a) Internal
 - b) Outside

- c) External
- d) Inside

8) Change takes place at _____ rates in different parts of an organization

- a) Specified
- b) Constant
- c) Stable
- d) Varying

9) The basic assumption is that the _____ always acts in the interests of the organization

- a) Manager
- b) Groups
- c) Teams
- d) Leader

10) _____ factors are controllable in nature

- a) Internal
- b) Outside
- c) External
- d) Inside

11) The organization provides a _____ environment in which employees can develop and exercise their skills

- a) Healthy
- b) Stable
- c) Working
- d) Conducive

12) _____ is all about people who are interested in each other's growth

- a) Group coordination
- b) Group effort
- c) Teamwork
- d) Team spirit

13) One of the objective of OD is to increase employee's level of satisfaction and _____

- a) Dedication
- b) Trust
- c) Commitment
- d) Security

14) _____ change enhances the alignment between the organisational environment, strategy and organizational design

- a) Social
- b) Strategic
- c) Systematic
- d) Environment

15) _____ stage consists of assessing project results & determining specific courses of action

- a) Intervention
- b) Contracting
- c) Evaluation
- d) Diagnosis

16) In the entry stage, the consultant assesses the motivation and _____ of the client

- a) Values
- b) Goals
- c) Satisfaction
- d) Objectives

17) One of the key benefits of Organisational Climate Survey is that it enables to check the health and _____ of the workplace periodically

- a) Benefits
- b) Climate
- c) Welfare
- d) Environment

18) Weisbord identifies inputs as the money, people, ideas, and machinery which are used to fulfill the organization's _____

- a) Goals
- b) Mission
- c) Objectives
- d) Vision

19) Organizational _____ explains the roles played by myths, rituals, ceremonies, and plays at all levels of the organization

- a) Processes
- b) Symbols
- c) Design
- d) System

20) _____ should start at the top and gradually be introduced through the rest of the organization

- a) Intervention
- b) Management
- c) Development
- d) Change

21) _____ stage consists of presenting the findings, analysis & any preliminary recommendations to the client organisation

- a) Diagnosis
- b) Feedback
- c) Planning Change
- d) Contracting

22) With _____ models, the role of the OD practitioner is to illuminate “what is” for the client, and “what could be”.

- a) Descriptive
- b) Normative
- c) Action-research
- d) Diagnostic

23) The human side of enterprise , examines strengths and weaknesses of current approaches to _____ the workplace

- a) Humanising
- b) Socialising
- c) Strategising
- d) Designing

24) Leaders in this category consider people relation, commitment and empowerment as a means of achieving goals

- a) Impoverished management
- b) Country club management
- c) Team management
- d) Task management

25) The culture which stresses flexibility, consultation, change and innovation

- a) Organic
- b) Mechanistic
- c) Sub-culture
- d) Participative