# TEACHERS RECRUITMENT BOARD, CHENNAI - 6

# Written Competitive Examination for Direct Recruitment of POST GRADUATE ASSISTANTS (2012-2013) - 13PG-11 - C Series

Time Allowed: 3 Hours COMMERCE Maximum Marks: 150

1.		Nadu are	10. Which Institute is the producer of
	constructed by:	D) IDDI	Educational Television Programme for
	A) SIDCO B) ITCOT C) SISI	D) IDBI	young children between 5 and 11 year age group?

- 2. The numerical statements as well as statistical methodology is known as ..........
  - A) Mathematics
- B) Statistics
- C) Financial management D) Commerce
- 3. The collected data in any statistical investigations are known as ........
  - A) Raw data
- B) Primary data
- C) Secondary data
- D) None of these
- 4. ..... of a series is the figure obtained by dividing the total value of the various items by their number
  - A) Range
- B) Median
- C) Mode
- D) Arithmetic mean
- 5. Karl Pearson introduced the concept of standard deviation in the year of:
  - A) 1956
- B) 1943
- C) 1893
- D) 1832
- 6. Role of the Teacher in child-centred Education:
  - A) Motivate children to learn
  - B) Provide a suitable environment
  - C) Become active member of the group
  - D) All of these
- 7. Joyful Learning is based on the principles of Pedagogy which are entirely based on :
  - A) Activity-based learning
  - B) Child-centred learning
  - C) Examination-centred learning
  - D) Both (A) and (B)
- 8. Who is the founder of the Community School viewing the publication of 'The Village College'?
  - A) Ivan Illich B)
- Henry Morris
- C) John Dewey
- D) Mahatma Gandhi
- 9. The Sainik Schools are a system of schools in India Conceivd in 1961 by:
  - A) A.K. Krishna Menon B) J.K. Krishna Menon
  - C) S.K. Krishna Menon D) V.K. Krishna Menon

- A) Central Institute of Educational Technology, New Delhi
- B) Central Institute of Educational Technology, Karnataka
- C) Central Institute of Educational Technology, Andhra Pradesh
- D) Central Institute of Educational Technology, Tamil Nadu
- 11. Tariff is a tax levied on:
  - A) Exports
- B) Imports
- C) Profit of a firm
- D) Sales of a commodity
- 12. Balance of trade is favourable when:
  - A) Exports > Imports B) Imports > Exports
  - C) Exports = Imports D) None of these
- 13. The International Monetary Fund was established in :
  - A) 15th January 1944 B) 27th December 1945
  - C) 24th December 1950 D) 20th March 1954
- 14. In approving IDA credit the criteria followed are:
  - A) Poverty test
- B) Performance test
- C) Project test
- D) All of the above
- 15. The International Finance Corporation is an affiliate of :
  - A) The World Bank
  - B) The International Development Association
  - C) The International Monetary Fund
  - D) The Asian Development Bank
- 16. The committee that suggested a system of multipurpose education at the secondary stage was:
  - A) Ramamurthi Committee
  - B) Tarachand Committee
  - C) Hunters Committee
  - D) Hartog Committee

17.	7. By the constitutional amendment of			The general assembly of the UNO proclaimed 1974 as the		
	A) 1974 B) 1975	C) 1976 D) 1977		A) World Integration Ye		
18	"No child helow the	age of 14 years shall be		B) World Environment C) World Population Ye		
10.		." is mentioned in		D) World Education Ye		
	of Indian constitution			D) World Education Te	ai	
	A) Article 23	B) Article 45	27.	Learner Controlled	Instruction (LCI) was	
	C) Article 30	D) Article 45 (A)		developed by		
10	NOEDT : 11	1		A) Robert Mager		
19.		ication documents on, d Spiritual values in		C) Sydney L. Pressey	D) Norman A. Cowder	
		as drawn up values	00	I 11 1011 0 1	.1	
	to be inculcated thre		28.		ury the research by s that in Bengal state of	
		C) 45 D) 36			on only 4 women were	
				literates	on omy 4 women were	
20.		is highly influenced by		A) Chatterji	B) Rockfeller	
	the pattern of			C) Adiseshaiah	D) Adam Smith	
	<ul><li>A) Exportation</li><li>C) Deportation</li></ul>	B) Importation D) Migration				
	C) Deportation	D) Migration	29.		a figural illustration	
21.	The major functi	ion performed by an		representing which o	one of the following	
	entrepreneur can be	clubbed as :		A) Split attention		
	A) Risk bearing, Organ	<u> </u>		<ul><li>B) Span of attention</li><li>C) Division of attentior</li></ul>		
	B) Risk bearing, Marke			D) Fluctuation of atten		
	<ul><li>C) Innovation, Persona</li><li>D) Risk bearing, Super</li></ul>			2, 114014411011 01 411011		
	D) Misk dealing, Super	vising, vernying	<b>30</b> .	'Principle of Hed	onism' in Emotional	
<b>22</b> .	The common prob	olems encountered by		development is a con	ncept that concentrates	
	women entrepreneur			on:	<b>5</b> )	
	A) finance, competitio			A) Pleasant	B) Maturity	
	B) scarcity of raw material, family ties, low risk			C) Pedagogy	D) Achievement	
	bearing ability	ciety, level of education, lack	31.	EXIM Bank started fur	nctioning from the year :	
	of support	hely, level of education, lack		A) 1947 B) 1962	C) 1972 D) 1982	
	D) all of these			,	,	
			<b>32</b> .		ational Corporation is	
<b>23</b> .		eatured capital seeking		related to the proble		
		eas, new companies, new		A) Unemployment	B) Exploitation	
		sses or new services that al for high return on		C) Brain drain	D) Direct foreign investment	
	investment is called		33.	Euro dolloar is		
	A) Unit capital B) Venture capital		00.	A) Availability of dolla		
	C) Seed capital	D) Nominal capital		B) Dollar used in Europ	oean countries	
	m			C) New dollar after dol		
24.	The form of organisation with main features like democratic management, government control, service motive, voluntary			D) New currency unit o	of USA	
				CDD:14-16		
	organisation is:			<b>SDR</b> is adopted for : A) Reducing internation		
		B) Sole tradeship		B) Increasing internation		
	C) Co-operatives	D) Corporations		C) Promoting exports of		
0.5	m			D) Promoting imports of		
25.	The expansion of PE					
	A) Project Evaluation a	and Review Technique tion and Review Technique	<b>35</b> .	_	ship between a banker	
	C) Project Evaluation a			and his customer is		
		on and Review Technique		•	B) Creditor and debtor	
	, , , , , , , , , , , , , , , , , , ,		l	C) Lesser and lessee	<ul><li>D) Agent and principal</li></ul>	

# 36. Who wrote 'The God of Small Things'?

- A) Arundhati Roy
- B) Salman Rushdie
- C) R.K. Narayanan
- D) K.R. Narayanan

### 37. When sodium chloride is added to water, the solution boils:

- A) exactly at 100° C
- B) above 100° C
- C) below 100° C
- D) at 0° C

# 38. NH 7 Connects:

- A) Delhi to Kanvakumari
- B) Kashmir to Kanyakumari
- C) Agra to Kanyakumari
- D) Varanasi to Kanyakumari

# 39. The youngest nominee for the nobel prize who popularly known for women's education rights:

- A) Nur-ul-fatima
- B) Malala
- C) Yasmin
- D) Nur-ul-faritha

# 40. The East India Company of England got permission to trade in India during the period of:

- A) Shahjahan
- B) Jahangir
- C) Bahadur Shah
- D) Aurangzeb

# 41. The objective of Management Accounting is to provide:

- A) Quantitative Information
- B) Information for Decision making
- C) Information for cost ascertainment
- D) Qualitative Information

# 42. Ratio Refers to:

- A) Rupees
- B) Proportion
- C) Weight
- D) Value

## 43. Stock turn over Ratio is:

- Cost of sales
- Average stock
- A) Average stock
- Cost of sales
- Opening stock C) Closing stock
- $D) \frac{Closing \ stock}{Opening \ stock}$

# 44. Overhead budget is based on:

- A) Time
- B) Function
- C) Flexibility
- D) Fixed

# 45. Dividend paid is usually treated as:

- A) An application of cash
- B) Sources of cash
- C) Loss
- D) Porfit

# 46. The learning of a particular task facilitates subsequent learning of another task is called:

- A) Negative transfer of learning
- B) Zero transfer of learning

- C) Positive transfer of learning
- D) None of the above

# 47. Theory of hierarchical of human needs is proposed by:

- A) Morgan
- B) Murry
- C) Atkinson
- D) Abraham Maslow

#### 48. Which is not defence mechanisms?

- A) Rationalization
- B) Compensation
- C) Projection
- D) Conflict

# 49. Which of the following is not a biological factor of personality?

- A) Physique
- B) Intelligence
- C) Nervous system
- D) Chemique

# 50. The formula used to arrive IQ is:

- A)  $\frac{\text{M.A}}{\text{C.A}} \times 100$  B)  $\frac{\text{C.A}}{\text{M.A}} \times 100$
- C) M.A.  $\times$  C.A.  $\times$  100 D) M.A.  $\times$  C.A. 100

# 51. Life Insurace Corporation of India is a:

- A) Public Corporation
- B) Departmental Undertaking
- C) Government Company
- D) Private Company

#### 52. As per SEBI's requirement in a listed public sector company the public share holding should be at least:

- A) 30% of the equity
- B) 10% of the equity
- C) 26% of the equity
- D) 32% of the equity

#### 53. The Liquidity and Risk have:

- A) Direct relationship B) Inverse relationship
- C) No relationship
- D) Indirect relationship

#### 54. The Debt equity ratio is a:

- A) Profitability ratio
- B) Liquidity ratio
- C) Solvency ratio
- D) Turnover ratio

# 55. A Government Company is a company in which not less than 51% of the paid up share capital is held by:

- A) The Central Government
- B) The State Government
- C) Partly by the Central Govt. and partly by the State Govt.
- D) All of the above

# 56. Advertising copy refers to:

- A) Reading matter
- B) Sponsor's ideas
- C) Action
- D) Personal presentation

# 57. Modern Advertisings are:

- A) Outdoor Advertising B) Film Advertising
- C) Indirect Advertising D) Direct Advertising

58.	A) 1949 B) 1986 C) 1984 D) 1969	71.	A contributor is a :  A) Unsecured creditor C) Share holder  B) Preferential creditor D) Debenture holder			
<b>59</b> .	Which one is used to measure Advertising effectiveness?	<b>72</b> .	Preferential creditors are shown in the			
	A) Customer response B) Market response C) Competitor's response D) Sales response		statement of affairs under: A) List D B) List B C) List C D) List A			
60.	Examples for new age media:  A) Television  B) Social Network Sites	73.	Any sum due to an employee out of provident fund is an example of:			
	C) Trade Fairs D) Direct Mail		A) Unsecured creditors B) Preferential creditor C) Secured creditors D) Partly secured creditor			
61.	Which of the following is an example of	<b>74</b> .	Goodwill is:			
	operating costing? A) Hospitals B) Buildings		A) Tangible Asset C) Fictitious Asset D) None of these			
	C) Chemical industries D) Textile industries	75.	Super Profit is the difference between:			
<b>62</b> .	Process costing is sutable for :		A) Average profit and Normal profit			
	A) Hospitals  B) Transport firms C) Oil refining firms D) None of these		B) Capital employed and average capital employed C) Current year profit and last year profit			
	, ,		D) None of the above			
<b>63</b> .	Job costing is called	<b>76</b> .	The third Indian National Congress (1887)			
	A) Batch costing B) Standard costing C) Specific order costing D) Unit costing		Conference was held in : A) Delhi B) Bombay C) Chennai D) Calcutta			
64.	The importance of reconciliation is:  A) Co-ordination  B) effective control	77.	Who is popularly known as "Gangaikonda Cholan"?			
	C) decision making D) all the above		A) Paranthaka I B) Rajaraja I C) Rajaraja II D) Rajendra I			
<b>65</b> .	Reconciliation is usually done between:	78	Who won the Man of the Series title in 2013			
	<ul><li>A) Gross profit and new profit</li><li>B) Previous year's profit and current year profit</li></ul>	70.	ICC Champions trophy Cricket league?			
	C) Profit of two units?		A) M.S. Dhoni B) Virat Kohli			
	D) Costing profit and financial profit	70	C) Shikhar Dhawan D) Ravindra Jadeja			
66.	Modern marketing is:	/9.	The article which provides special status to the state Jammu and Kashmir:			
	A) Cosumer oriented B) Production oriented		A) Article 340 B) Article 360			
	C) Exchange oriented D) Sales oriented		C) Article 370 D) Article 390			
<b>67</b> .	Stock exchanges are :	80.	NCTE stands for:			
	A) Free market B) Spot market		A) National Council for Technical Education     B) National Centre for Teacher Education			
	C) Regulated market D) Future market		C) National Council for Teacher Education D) National Centre for Technical Education			
<b>68</b> .	Which is the key element in the Marketing Mix?		·			
	A) Product B) Price C) Brand D) Package	81.	Internal auditor must send the report to:  A) Shareholders  B) Management			
69.	Resident buyer is known as :		B) Management C) Partners			
-	A) Retailer B) Agent C) Brokers D) Wholesaler		D) Financial director (or) chief accountant			
<b>70</b> .	An Independent dealer in securities in stock	82.	Royalty received can be verified from:  A) Register of subscribers			
	market who transacts only with a broker is called:		B) Terms and conditions for payment of royalty			
	A) Dealer B) DistributorC) Jobber D) Broker		<ul><li>C) Counter foil of the receipt of royalty</li><li>D) Both (B) and (C)</li></ul>			

83. Current as	sets should	be valued	at
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- A) Cost price
- B) Market price
- C) Cost pirce (or) market price whichever is more
- D) Cost price (or) market price whichever is lower

# 84. ..... is the dividend unpaid by a company within 42 days of its declaration

- A) Unclaimed dividend B) Unpaid dividend
  - D) Final dividend

# 85. Under criminal liability, the auditor shall be punishable with:

- A) Imprisonment
- B) Fine
- C) Removal from the membership
- D) Both (A) and (B)

C) Interim dividend

# 86. The value of the coefficient of correlation shall always lie between ......

- A) + 0.1 and 0.1
- B) + 1 and -1
- C) + 0.01 and 0.01 D) + 0.5 and 0.5

### 87. The number of observations can be counted and definite is known as .....

- A) Known Population B) Finite Population
- C) Unknown Population D) Infinite Population

# 88. If 5 coins are tosed simultaneously, the possible result shall be .....

- A) 4<sup>2</sup>
- B) 2<sup>4</sup>
- C)  $5^2$

# 89. Construct an index number for 2011 taking 2010 as base

Commodity	А	В	С	D	
Price 2010	90	40	90	30	
Price 2011	95	60	110	35	

$$P0_1 = \frac{\sum P_1}{\sum P_0} \times 100 = ?$$

- A) 240
- B) 110
- C) 120
- D) 100

### 90. In a certain distribution the following results were obtained:

 $\overline{X} = 45$ ; median 48;

 $\overline{C}$ oefficient Skewness = 0.4.

The standard deviation will be:

- A) 26.7
- B) 15
- C) 20.5
- D) 22.5

# 91. ..... developed his theory of identical elements to explain transfer of learning

- A) Pavlov
- B) Guthire
- C) Woodworth
- D) Thorndike

# 92. ..... involves higher order cognition in the interpretation of sensory information

- A) Illusion
- B) Perception
- C) Sensation
- D) Hallucination

# 93. I. Problem solving ability improves with age.

# II. This improves in terms of both speed and accuracy.

- A) I is correct, II is wrong
- B) I and II are wrong
- C) II is correct, I is wrong
- D) I and II are correct

# 94. Trial and Error theory was given by:

- A) Ivan Pavlov
- B) Edward L. Thorndike
- C) Skinner
- D) Hull

# 95. Ebbinghaus experiment is related to:

- A) Curve of memory
- B) Curve of forgetting
- C) Curve of learning
- D) None of the above

# 96. Net working capital concept is:

- A) Current Assests + Fixd Assets
- B) Current Assets only
- C) Current Assets Current liabilities
- D) Current Assets + Intangible assets

# 97. Zero base budget originated in the soil of:

- A) USSR B) USA
- C) UAE
- D) UK

# 98. The main purpose of Cost Accounting is to:

- A) maximise profits
- B) help in inventory valuation
- C) provide information of management for decision making
- D) aid in the fixation of selling price

# 99. The product cost determined in a standard cost accounting system is a:

- A) direct cost
- B) fixed cost
- C) joint cost
- D) expected cost

# 100. Prime cost plus variable overhead is known

- A) production cost
- B) marginal cost
- C) total cost
- D) cost of sales

# 101. Conflict between two negative goals is:

- A) Avoidance Avoidance
- B) Avoidance Approach
- C) Approach Approach
- D) None of the above

#### 102. The Goal of Educational Innovation is:

- A) Positive Change in Learning
- B) Negative Change in Learning
- C) Never Change in Learning
- D) Both (A) and (B)

# 103. Which Ashram presents "Ideal of Human Unity"?

- A) Ramakrishna Mission
- B) Vivekananda Ashram
- C) Sri Aurobindo Ashram
- D) Gandhiji Ashram

# 104. Who first advocated that "Woman are equal to men" in Education?

- A) Vivekanandar
- B) Rousseau
- C) Gandhiji
- D) Dayananda Saraswathi

# 105. The preamble of the Indian constitution describes one of the principles as follows:

- A) Equality
- B) Monarchi
- C) Differentiate
- D) Isolation

# 106..... is the apex body for co-ordinating the activities of institutions engaged in entrepreneurship development

- A) National Science and Technology Entrepreneur ship Development Board (NSTEDB)
- B) National Institute for Entrepreneurship and Small Business Development (NIESBUD)
- C) Small Industries Service Institutes (SISI)
- D) None of these

#### 107.TRYSEM stands for:

- A) Tribal and Rural Youth Self Employment
- B) Tribal Youth Service Employment
- C) Training of Rural Youth for Self Employment
- D) Training Youth for Self Employment

#### 108. Functions of SIDCO is:

- A) To provide and distribute scarce raw material
- B) To supply machinery on hire-purchase system
- C) To provide assistance in marketing of the products of SSI
- D) All of the above

# 109. Technical Consultancy Organisations (TCOs) are the subsidiary of:

- A) IDBI
- B) ICICI
- C) ITCOT D) SIPCOT

# 110.SIPCOT was set up in:

- A) 1974
- B) 1972
- C) 1971
- D) 1975

# 111. The underwriting commission cannot exceed the following:

- A) 2.5% of the price at which debentures are issued
- B) 5% of the price at which shares are issued
- C) Both (A) and (B) are correct
- D) 3% of the price at which debentures are issued

# 112. The redeemable preference shares can be redeemed subject to the following conditions:

- A) The shares to be redeemed should be fully paid
- B) The shares can be redeemed out of profits
- C) The shares can be redeemed out of new issue of shares
- D) All of the above

# 113. The remuneration payable to one managerial person in a company shall not exceed:

- A) 5% of the company's net profit
- B) 8% of the company's net profit
- C) 10% of the company's net profit
- D) 11% of the company's net profit

# 114. The first annual general meeting can be held from the date of incorporation of the company:

- A) within 15 months
- B) within 12 months
- C) within 18 months
- D) within 24 months

# 115.A director can be removed from the office by the Central Govt. on the recommendation of:

- A) Labour Tribunal
- B) The Company Law Board
- C) The Company Law Tribunal
- D) The Registrar of the Companies

## 116. The Fundamental document of the company is:

- A) The Articles of Association
- B) The Register of Members
- C) The List of Board of Directors
- D) The Memorandum of Association

## 117.A Maximum Number of Companies in which one can act as a director at the same time is:

- A) 10 companies
- B) 7 companies
- C) 15 companies
- D) 5 companies

# 118. Unusual transactions at the year end increases the:

- A) Profit
- B) Risk of error and fraud
- C) Sales
- D) Cash

# 119. When the auditor is asked to audit only the receipt side of cash book that audit is said to be:

- A) Periodical audit
- B) Balance sheet audit
- C) Partial audit
- D) Continuous audit

# 120.A detailed plan of the work is examined by:

- A) Audit Programme
- B) Audit Note
- C) Working Paper
- D) Audit Report

# 121. Apportionment means:

- A) charging of overhead to cost centres
- B) charging of overhead to cost units
- C) allocation of cost unit
- D) none of these

# 122. Which one is correct method of absorption or allocation of overheads?

- A) Rate per unit of output method
- B) Trial and error method
- C) Reciprocal service method
- D) all the above

#### 123. Warehouse expenses is an example of:

- A) production overhead B) selling overhead
- C) distribution overhead D) factory overhead

#### 124. Differential cost are alo known as:

- A) marginal cost
- B) incremental cost
- C) historical cost
- D) opportunity cost

# 125. Fabian entrepreneurs are those entrepreneurs

- A) introduce new goods, methods of production, new markets
- B) initiate techniques and technology innovated by
- C) are characterised by very great caution and scepticism in experimenting any change
- D) refuse to adopt opportunities to make changes in production formulae

# 126. The $\frac{1}{6}$ scheme has been abolished with effect from the Assessment year:

- A) 2005 06
- B) 2006 07
- C) 2007 08
- D) 2008 09

# 127. In case a person fails to submit his return u/s 139 (1), on or before the due date, a penalty of ...... shall be imposed on such person

- A) Rs. 3.000
- B) Rs. 4.000
- C) Rs. 5.000
- D) Rs. 1.00.000

# 128. For individuals and Hindu United Families not having Income from Business or Profession which form of return has been prescribed w.e.f the A.Y. 2007-08?

- A) From No: ITR: 1
- B) From No. : ITR : 2
- C) From No : ITR : 3
- D) Form No: ITR: 4

# 129. Who should have PAN compulsorily?

- A) Exporter or Importer
- B) Assessees under the Central Excise Act
- C) Service Tax Assessees
- D) All the above are correct

# 130.Tax - Planning is:

- A) legal in nature
- B) different from tax evasion
- C) different from tax avoidance
- D) all the above are correct

# 131. "Anticipate no profit and provide for all possible losses" is:

- A) Convention of disclosure
- B) Convention of consistency
- C) Convention of conservation
- D) Convention of materiality

## 132. This concept relates with the long life of the business:

- A) Business entity concept
- B) Going concern concept
- C) Accounting period concept
- D) Realisation concept

# 133. When an existing company takes over the business of one or more existing companies, it is called .....

- A) Absorption
- B) Amalgamation
- C) External reconstruction
- D) Internal reconstruction

# 134. According to AS -14 purchase consideration means what is payable to

- A) Equity share holders only
- B) Debenture holders only
- C) Share holders and debenture holders
- D) Equity and preference share holders

# 135. Any loss on revaluation of assets at the time of internal reconstruction, will be adjusted from:

- A) Share capital a/c
- B) Capital reserve a/c
- C) Capital reorganisation a/c
- D) Capital reduction a/c

# 136.An individual who wants to be resident and ordinarily resident must satisfy:

- A) One of the basic conditions only
- B) One of the basic conditions and both the additional conditions
- C) Both the additional conditions only
- D) One of the additional conditions only

# 137. Hostel Expenditure allowance is exempted

- **upto:** A) Rs. 300 Per month per Child
- B) Rs. 200 per month per Child
- C) Rs. 150 per month per Child
- D) Rs. 250 per month per Child

### 138. Statutory Limit for exemption of gratuity received by non-government exployees is:

- A) Rs. 3.00.000
- B) Rs. 5.00.000
- C) Rs. 10,00,000
- D) Rs. 4,00,000

# 139. Standard deduction u/s - 24 is:

- A) 1/4 of Net Annual Value
- B) 1/5 of Net Annual Value
- C) 30% of Net Annual Value
- D) Rs. 10,000

#### 140. Contribution made to an approved scientific research association is eligible for deduction upto:

- A) 50% of contribution made
- B) 80% of contribution made
- C) 100% of contribution made
- D) 175% of contribution made

# 141. Fund from operation is:

- A) Gross profit
- B) Net profit
- C) Gross loss
- D) Net loss

#### 142. While evaluating capital investment proposals, the time value of money is considered in the case of:

- A) Payback Period Method
- B) Discounted Cash Flow Method
- C) Accounting Rate of Return Method
- D) Internal Rate of Return Method

#### 143. Marginal Cost means:

- A) Additional cost
- B) Indirect cost
- C) Fixed cost
- D) Variable cost

## 144. The formula for calculating Break even point in Rupee is:

A) 
$$\frac{S-V}{S} \times 100$$
 B)  $\frac{P}{P_V \text{ ratio}}$  C)  $\frac{F}{P_V \text{ ratio}}$  D)  $\frac{F+P}{P_V \text{ ratio}}$ 

## 145. When margin of safety is 25% P/V ratio is 50%, sales Rs. 60,00,000 the profit will be:

- A) Rs. 12,00,000
- B) Rs. 36,00,000
- C) Rs. 30,00,000
- D) Rs. 20,00,000

# 146. The convenient deposit from the business man's point of view is:

- A) Current deposit
- B) Savings deposit
- C) Fixed deposit
- D) Recurring deposit

# 147.E - Banking is:

- A) Electronic device
- B) Electronic Banking
- C) E Mail Banking
- D) Endorsement Banking

## 148. Commercial Banks are not required to disclose information under right to information act because:

- A) They are regulated by Reserve Bank of India
- B) They are not public authorities
- C) They are statutory bodies of joint stock companies
- D) They are financial institutions

#### 149. Factoring means:

- A) Financing against bills receivable
- B) Financing invoices without recourse only
- C) Purchasing and /or administering the receivables of a concern
- D) Collecting the receivables and remitting to the

#### 150. Euro currency is a term used for denoting:

- A) US dollar
- B) Euro dollar
- C) Petro dollar
- D) Singapore dollar

# POST GRADUATE ASSISTANTS (2012-2013) - COMMERCE - ANSWERS

1 A	2 B	3 A	4 D	5 C	6D	7 D	8 B	9 D	10 A
11 B	12 A	13B	14 D	15 A	16B	17 C	18 A	19B	20D
21 A	22D	23B	24 C	25 B	26 C	27 A	28 D	29 D	30 A
31 D	32D	33A	34 B	35 A	36A	37 B	38 D	39B	40 B
41 B	42 B	43A	44 B	45 A	46C	47 D	48 D	49B	50 A
51 A	52 B	53B	54 C	55D	56A	57 C	58 B	59 D	60 B
61 A	62 C	63C	64 D	65D	66A	67 B	68 B	69B	70 C
71 C	72 C	73B	74 B	75 A	76C	77 D	78 C	79 C	80 C
81 D	82D	83D	84 A	85D	86B	87 B	88 D	89C	90D
91 D	92 B	93D	94 B	95 B	96C	97 B	98 D	99A	100 B
101 A	102 A	103 C	104 B	105 A	106B	107 C	108 D	109A	110 C
111 C	112D	113 A	114 C	115 C	116D	117 C	118 B	119C	120 A
121 A	122 A	123D	124 B	125 C	126 C	127 C	128 B	129 D	130 D
131 C	132 B	133 A	134 A	135D	136B	137 A	138 C	139 C	140 D
141 B	142 B	143D	144 C	145 A	16 A	147 B	148 B	149B	150 B