



# FINANCE & MANAGEMENT- PAST YEAR ANALYSIS 2018

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## COURSES OFFERED:

**RBI GRADE B**

**SEBI GRADE A**

**NABARD GRADE A**

**UGC NET/JRF**

## FINANCE & MANAGEMENT - RBI GRADE B 2018

MANAGEMENT	45 MARKS
FINANCE THEORY	46 MARKS
RATIOS	8 MARKS
COMPUTER	1 MARKS

### MANAGEMENT →

#### 2 MARKERS:

#### Organization structure (8 marks):

1. What type of structure is flexible and adaptable?

1. Organic
2. Mechanistic
3. none
4. boundaryless

2. Type of departmentalization (on the basis of occupation)?

- a. Process
- b. Functional
- c. None

3. Type of authority where people have direct responsibility of fulfilling organizational goals?

- a. Line
- b. Staff

4. Type of power where subordinates can be punished?

- a. Coercive
- b. Positional
- c. Legitimate
- d. Expert

Control (8 marks):

5. Control which once put in system, operates automatically?
- Cybernetic
  - Non cybernetic
  - Strategic
6. Inventory control which minimizes holding and ordering cost, while avoiding stock out cost?
- Economic order quantity
  - Just in time
  - Kanban
  - Kaizen
7. Inventory control which uses cards? (In which method, supply of components is regulated through the use of an instruction card sent along the production line?)
- Abc analysis
  - Just in time
  - Kanban
  - Kaizan
8. Control that makes speculations for deviations, rather than after they have occurred?
- Concurrent
  - Reactive
  - Feedback
  - None

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**Leadership (8 marks):**

9. Theory which takes task structure and consideration into account?

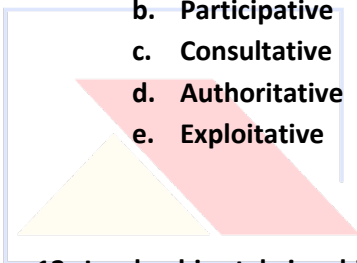
- a. Managerial grid

10. Leaders are born, not made, which theory?

- a. Trait
- b. Behavioural
- c. Path goal

11. Leadership which takes advice from sub-ordinates, and considers their feelings and emotions?

- a. Paternalistic
- b. Participative
- c. Consultative
- d. Authoritative
- e. Exploitative



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12. Leadership style in which leader's job is to set the path for sub ordinates to achieve the goals?

- a. Path goal theory

**Motivation (6 marks)**

13. Theory in which subordinates measures the fairness of reward as compared to others?
- Equity theory
14. What is the full form of ERG under ERG theory?
15. what is not a part of motivational factor in 2 factor theory?
- Interpersonal relations
  - Recognition
  - Advancement

**1 MARKERS:**

1. Decision matrix under which the worst outcome is selected among many and the worst pay off related with the outcome is used in decision making with the idea to minimize the loss in worst case: max-min
2. Method aimed at reducing times within production system as well as response times from suppliers and to customers-
- JIT
  - EOQ
3. Which type of control for operational efficiency?
- Budgetary control
  - Strategic control
  - Operational control
4. Ratio of output-input within time with due consideration for quality is
- Efficiency
  - Efficacy
  - Effectiveness
  - Productivity
5. Question on 360 degree appraisal?

6. Burns and stalker theory is related to?
  - a. Contingency organizations
  - b. Traditional organizations
  - c. Mechanistic organizations
  
7. Control that takes place before plan initiates? Feed forward
  
8. Structure that cuts across department lines? Matrix
  
9. Which of the following is a hygiene factor in 2 factor theory? Interpersonal relations



## FINANCE →

### Accounting Ratio (8 marks)

1. Eps and market price per share of 5 banks were given and we were asked to calculate which bank gives the highest P/E ratio. (P/E ratio covered in detail in the course)
  
2. When 1:1 bonus shares are issued, which of the following will be impacted? Options were
  - a. Face value reduces
  - b. No impact on net worth (correct)
  - c. Debt equity ratio will reduce
  - d. None
  - e. market value will reduce

3. What among the following is fastest driver of market price of a share?
  - a. Dividend
  - b. EPS
  - c. Profit
  - d. None

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4. Return on Investment comes under which ratio?
  - a. Profitability
  - b. Solvency
  - c. Liquidity
  - d. Coverage

### Finance Current

5. As per budget, corporates have to raise\_\_\_\_ capital through bonds (25%)

**Monetary Policy**

6. Repo sucks liquidity whereas reverse repo inject liquidity
7. Rate which is not inclusive of cost of funds but reflects liquidity of banks?
- A. Base rate
  - B. BPLR
  - C. MCLR
  - D. MIBOR
  - E. PLR

**IBC (10 marks)-**

8. Who goes for resolution to whom?
- a. Partnership and individual to DRT
  - b. LLP and Company to NCLT
9. What is the sequence of Order of payment when a company liquidates?
- A. insolvency cost
  - B. secured creditors
  - C. workmen dues
  - D. govt dues
10. Difference between DRT and LLP?
- A. DRT is for individuals and partnerships, NCLT is for Companies and LLPs

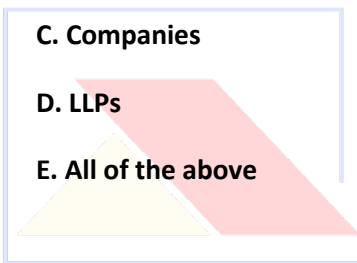


11. Resolution plan for LLP and company is approved by?

1. NCLT
2. DRT
3. Supreme court
4. Govt
5. Parliament

12. IBC Applies to which of the following:

- A. individuals
- B. Partnership firms
- C. Companies
- D. LLPs
- E. All of the above



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Basel (6 marks)

13. Which all are 3 pillars under Basel?

- a. Capital adequacy,
- b. supervisory review,
- c. banking discipline

14. Which all are risks covered under basel?

- a. Credit risk,
- b. market risk,
- c. operational risk,

d. liquidity risk

15. what constitutes capital as per Basel?

- a. AT 1
- b. CET 1- common equity tier
- c. TIER 1
- d. TIER 2
- e. CCB

Answer- All of the above

Forex Market- 2 marks

16. When rupee depreciates, what should RBI do?

- a. RBI sells dollars and buys rupees

CCIL- Regulatory Bodies, subsidiaries of RBI, Banking In India

17. CCIL deals with which all clearances? (2marks)

- a. Money,
- b. G-Secs,
- c. Foreign Exchange and
- d. Derivative markets

Inflation

18. MPC inflation target 4, +/-2, if breached for 3 quarters, governor is answerable to the central govt. (2 marks)

**Priority Sector Lending (PSL)**

**19. Total PSL 40% of ANBC, what is the share of agriculture?**

- a. 18%
- b. 10%
- c. 17%
- d. 11%

**20. PSL limit for housing loan in Metros is?**

- a. 35,45(> 10 lacs population); 25,30(< 10 lacs population)
- b. 40,50(> 10 lacs population); 20,30(< 10 lacs population)
- c. 35,45(< 10 lacs population); 25,30(> 10 lacs population)
- d. 40,50(< 10 lacs population); 20,30(> 10 lacs population)

**21. Under PSL, what is the Education loan limits to India and abroad?**

- a. 10, 15
- b. 10,20
- c. 5,10

**Ways and Means Advances (WMA)-**

**22. Ways and Means Advances- Under FRBM, The government can borrow from RBI through-  
WMA**

**1 MARKERS-**

23. Which of the following is not a Liquidity tool used by RBI?

- a. Repo,
- b. mss,
- c. msf,
- d. omo,
- e. Interest rate swaps

24. Computer terminology OCR full form?

- a. Optical character recognition

25. What is the Standard deduction for salaried employee under budget 2018-19 - normally not covered by UPSC and RBI aspirants. Whoever says they have covered it "holistically" are bluffing. RBI might ask more such questions from the new budget too so we will be covering them as well.

26. Udyami mitra launched by SEBI is for which sector?

- a. Small and Medium Enterprises

27. PPP used in which type of sector?

- a. Hotel
- b. Large infrastructure projects

28. Budget for infrastructure sector?

29. Which one of the following is a way to raise capital online bypassing regulations?

- a. Crowd funding

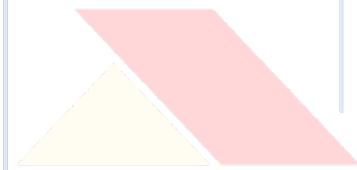
30. UPI is monitored by: NPCI

31. Maximum time for resolution under IBC without extension is- 180 days

32. Fiscal deficit target for 2018-19 is- 3.3%

33. Maximum GST rate is- 28%

34. Revised series of WPI base year- 2011-12



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