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**ST. JOSEPH’S COLLEGE (AUTONOMOUS), BENGALURU-27**

**I SEMISTER**

**END SEMISTER EXAMINATION: OCTOBER 2022**

**(Examination conducted December 2022)**

**BCOE1–FUNDAMENTALS OF FINANCE**

Time- 1 hr Max Marks-50

**This paper contains \_\_\_\_\_ printed pages and four parts**

1. The components of ABCD in alternative finance does not include
   1. Artificial intelligence, or AI
   2. Blockchain,
   3. Digital wallets
   4. Cloud computing
2. The term ‘Riba’ in Islamic finance means
   1. Lease
   2. Interest
   3. Bond
   4. Equity
3. Bit coin is one of the \_\_\_\_\_
   1. Legal tender of money
   2. Cryptocurrency
   3. Digital currency of China
   4. One of digital currency accepted by RBI
4. Objectives of Government Budget does not include
   1. Allocation Function of Government Budget:
   2. Redistribution Function of Government Budget:
   3. Stabilization Function of Government Budget:
   4. Reorganization of assets of Government Budget:
5. Wealth maximization is the process of increasing the shareholders wealth by way of maximizing the market value of the firm’s common stock.
   1. True
   2. False
6. Phase-1 of The Investor Life Cycle is called as
   1. Dependent phase
   2. Accumulation phase
   3. Distribution phase
   4. None of these
7. An investor whose risk appetite is limited or very less is known as \_\_\_
   1. Risk aggressive
   2. Risk aversive
   3. Moderate risk taker
   4. None of these
8. Which one them is known as liquid assets?
   1. Equity share
   2. Real estate
   3. Bank FD
   4. NSE bonds
9. Which scheme was launched by Prime Minister, National Master Plan for Multi-modal Connectivity, essentially a digital platform to bring 16 Ministries including Railways and Roadways together for integrated planning and coordinated implementation of infrastructure connectivity projects?
   1. PM kisan yojana
   2. PM Gati Shakti
   3. PM kalyan shakti
   4. PM multi-sector yojana
      * 1. Financial managers decisions involve
           1. Investment, financing and dividend decisions
           2. Investment and sales decisions
           3. Investment and dividend decisions.
           4. Financing and dividend decisions
10. Short Term Period in business is generally
    1. Less than 3 months
    2. Less than a year
    3. Less than 5 years
    4. None of these
11. Public expenditure must be made productively and efficiently is known as
    1. Canon of Economy
    2. Canon of Sanction
    3. Canon of Benefit
    4. Canon of Surplus
12. ATM is \_\_\_\_\_\_
    1. automated telegraph machine
    2. Automated teller machine
    3. Automatic teller money
    4. Any time Money
13. In finance, we refer to the market where new securities are bought and sold for the first time?
    1. Money market
    2. Capital market
    3. Primary market
    4. Secondary market
14. Technologies used by mobile devices and digital wallets does not include
    1. QR codes
    2. Near field communication
    3. Magnetic secure transmission
    4. InfraRed transmission
15. Which one of them a problem of random investment?
    1. Wrong selection of investment instruments
    2. Serves only long-term purpose
    3. Serves only short term purpose
    4. None of these
16. Which one of them is an example of diversification?
    1. Delegation of authority to subsidiary level managers.
    2. Seeking synergies between subsidiaries
    3. Company undertakes new activities in new markets.
    4. None of these
17. Which one of the following is not part of Dividend decision of financial manager
    1. Determination of dividend and retention policies of the firm
    2. Consideration of the impact of the levels of dividend and retention of earnings on the market value of the share and the future earnings of the company
    3. Taking advantage of interest and depreciation in reducing the tax liability of the firm
    4. Reconsideration of distribution and retention policies in boom and recession period
18. Which of the following is not part of union budget
    1. Direct tax rates
    2. Policy updates
    3. Economic Indicators
    4. Election policy
19. Corporate Financial Management is mainly concerned with
20. arrangement of funds
21. B. all aspects of acquiring and utilizing financial resources for firms activities
22. C. efficient Management of every business.
23. D. profit maximization
24. arrangement of funds
25. B. all aspects of acquiring and utilizing financial resources for firms activities
26. C. efficient Management of every business.
27. D. profit maximization
28. arrangement of funds
29. B. all aspects of acquiring and utilizing financial resources for firms activities
30. C. efficient Management of every business.
31. D. profit maximization
32. arrangement of funds
33. B. all aspects of acquiring and utilizing financial resources for firms activities
34. C. efficient Management of every business.
35. D. profit maximization
36. Dr.G.R.Damodaran College of Science
37. (Autonomous, affiliated to the Bharathiar University, recognized by the UGC)Re-
38. accredited at the 'A' Grade Level by the NAAC and ISO 9001:2008 Certified
39. CRISL rated 'A' (TN) for MBA and MIB Programmes
40. III B.Com [CS] [2017-2020]
41. Semester VI
42. Core:CORPORATE FINANCE- 605B
43. Multiple Choice Questions.
44. 1. Financial Management is mainly concerned with \_\_\_\_\_\_\_\_\_\_\_\_.
45. A.
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51. Semester VI
52. Core:CORPORATE FINANCE- 605B
53. Multiple Choice Questions.
54. 1. Financial Management is mainly concerned with \_\_\_\_\_\_\_\_\_\_\_\_.
55. A.
    1. Arrangement of funds
    2. All aspects of acquiring and utilizing financial resources for firms activities.
    3. Efficient Management of every business
    4. Profit maximization
56. When the government outlays more expenditure than the revenue it collects is known as
    1. Balanced budget
    2. Surplus budget
    3. Deficit budget
    4. Cash Budget
57. \_\_\_\_\_\_\_\_ is a money market fund enabled by FinTech in China which became a huge success.
    1. YueBao
    2. Tiktok
    3. Bitcoin
    4. E-bay
58. In which year was the establishment of the first trans-atlantic telegraph cable?
    1. 1857
    2. 1990
    3. 1867
    4. 1947
59. The term ‘Musharaka’ in Islamic finance means
    1. Trade credit
    2. Lease finance
    3. Islamic bonds
    4. Venture capital
60. IMPS stands for \_\_\_\_\_
    1. Immediate Payment Service
    2. Instant payment sector
    3. Immediate payment sector
    4. Instant payment service
61. In which finance, every decision has to be made known to the people of the nation.
    1. Private finance
    2. Public finance
    3. Corporate finance
    4. Local finance
62. Capital budgeting is related to \_\_\_\_\_\_\_\_\_\_\_\_
    1. Long terms assets.
    2. Short term assets.
    3. Long terms and short terms assets.
    4. Fixed assets.
63. Phase-III of The Investor Life Cycle is called as
    1. Dependent phase
    2. Accumulation phase
    3. Distribution phase
    4. None of these
64. Which one them is known as capital appreciation assets?
    1. Cash
    2. Equity share
    3. Bank FD
    4. None of these
65. Conservative investment strategy consists of \_\_\_
    1. Majority of the funds invested in capital appreciation assets
    2. 50 % of the funds invested in capital appreciation assets
    3. Majority of the funds in bank deposits or liquid assets
    4. 40 % of the funds in bank deposits and remaining in gold
66. FinTech is:
    1. Just about tech startups.
    2. **The intersection of finance, technology and regulation.**
    3. Using mobile phones for banking.
    4. Digital payments
67. Which was the world's first fully launched electronic stock exchange?
    1. NASDAQ
    2. HKEX
    3. London Stock Exchange
    4. NSE
68. Name of the digital currency introduced by RBI
    1. CDBC
    2. Digital Rupee
    3. RUPEES
    4. Digital INR
69. Advantages of Fintech does not include
    1. Greater accessibility
    2. Data at risk
    3. Cost reduction
    4. Time optimization
70. The term ESG in sustainable finance does not include
    1. Environmental
    2. Social
    3. Governance
    4. Economical
71. Government budget consists of \_\_\_\_\_\_\_\_
    1. Revenue budget and capital budget
    2. Capital budget and time budget
    3. Revenue budget and Planned budget
    4. Planned budget and Unplanned budget
72. Who generally presents the Union budget of India on behalf of the government
    1. Prime Minister
    2. Law minister
    3. Finance minister
    4. Education Minister
73. Which one of the following is not part of Financing decision of financial manager
    1. Appraisal and selection of capital investment proposals
    2. Determination of the pattern of LT, MT & ST funds
    3. Raising of funds through various instruments
    4. Arrangement of funds through various institutions
74. Which of the following is a potential challenge for cryptocurrencies?
    1. Volatility
    2. Causing harm to the environment
    3. Risk of losing private-keys
    4. Risk of getting hacked
    5. All of the above
75. FINTECH 2.0 basically underlines the \_\_\_\_\_\_\_\_\_\_\_
    1. Developments of Banks
    2. Developments of Infrastructure
    3. Start-ups
    4. Emerging Entrepreneurs
76. Profit maximization is a?
    1. Long term concept
    2. Short term concept
    3. Both of these
    4. None of these
77. Public expenditure should be done in a way avoiding deficit is known as
    1. Canon of Economy
    2. Canon of Sanction
    3. Canon of Benefit
    4. Canon of Surplus
78. Who is the finance minister of India?
    1. Shri Pranav Mukherjee
    2. Shri Nirmala Sitharaman
    3. Shri Vivek Sitharam
    4. Shri Draupadi Murmu
79. Investors risk profile depends on age of the investor.
    1. False
    2. True
80. Generally the risk profile of the retired people will be \_\_\_\_
    1. Risk aggressive
    2. Risk aversive
    3. Moderate risk taker
    4. None of these
81. The Union budget generally announced at \_\_\_\_\_\_ year
    1. End of the Financial year
    2. Beginning of Financial year
    3. Middle of financial year
    4. Anytime during the financial year
82. The first hand-held calculator was launched by
    1. Casio
    2. Texas Instruments
    3. Galileo
    4. Microsoft
83. The term ‘Ijara’ in Islamic finance means
    1. Trade credit
    2. Lease finance
    3. Islamic bonds
    4. Venture capital
84. \_\_\_\_\_\_\_ is a financial transaction application that runs on mobile devices.
    1. Digital wallet
    2. Payment gateway
    3. Mobile banking
    4. None of these
85. Which of these factors contributed to the development of FinTech from 2007?
    1. Emergence of the smart phone
    2. The 2008 Global financial crisis
    3. Post-crisis financial regulatory reforms
    4. All of the above
86. Which one of them in not a role of public finance
    1. Economic stability
    2. Steady economic growth
    3. Infrastructural development
    4. Job enrichment