PHASE02

YEAR

2023

CAS

Financeand Management

2 Markers

InstructionsforQ.1toQ.5
Readthefollowingpassagecarefullyandanswerthe given questions.

Motivation is a force that pushes people to work with a high levelofcommitmentandfocus,evenifthingsaregoingagainst them. Motivation translates into a certain kind of human behaviour. In short, motivation is the driving force behind human actions. There are many different forces that guide anddirectourmotivations.AbrahamMaslowpostulatedthat a person will be motivated when all his needs are fulfilled. McClellandaffirmsthatweallhave_____motivatingdrivers.

Leadership style is the reflection of the leader's behavioural pattern that enables them to manage their employees by directingandmotivatingthemtowardsacommonvision.Asper Kurt Lewin, there are three major leadership styles, however, thesetheorieswerefurtherbroadened.Power.FrenchandRaven (1959) gave five power dynamics (or bases of power). The contingency theory of leadership states that effective leadership is contingent upon the situation at hand. It depends on whether an individual's leadership style befits the situation.

Q.1)
WhichofthefollowingisthehighestlevelneedofMaslow's Hierarchy Theory of Motivation?

(a) SelfActualisation Needs
(b) Esteem Needs
(c) Social Needs
(d) Safety Needs
(e) Physiological Needs

Q.2)
McClelland'sModelofMotivationproposedhowmany needs?

(a) 1
(b) 2
(c) 3
(d) 4
(e) 5

Q.3)
Douglas McGregor developed a theory of motivation on thebasisofahypothesisrelatingtohumanbehaviour.On one hand, managers assume employees are lazy and have an inherent dislike of work. On the other hand, work isasnaturalasplayiftheconditionsarefavourableandthe average person does not inherently dislike work. Whichofthetheoryisbeingtalkedaboutabove?

(a) Vroom'sExpectancyTheory
(b) Theory Z
(c) ERGTheory
(d) Theory XandTheoryY
(e) Porter and Lawler Expectancy Model

Q.4)
Whichofthefollowingarethreeleadershipstylesgivenby Kurt Lewin?

(a) Authoritarian,Influencing,Power
(b) Autocratic, Democratic, Laissez Faire Leader
(c) Authorization, directive, participatory
(d) Supportive,Aggressive,Authorization
(e) None of theAbove

Q.5)
Whichofthefollowingis/arepartofcontingencytheory?

(a) Fiedler ContingencyTheory
(b) House'sPathGoalTheory
(c) Managerial Grid of Blake and Mouton
(d) a) and b)
(e) a) and c)

InstructionsforQ.6toQ.10
Readthefollowingpassagecarefullyandanswerthe given questions.

Rohan is an employee who has changed many jobs due to his poor vocabulary and he is unable to connect with clients on calls.Barrierstoeffectivecommunicationcanresultinconfusion which can lead to incorrect information being conveyed or miscommunication which can lead to loss of business. Various issues faced by the organisation are
(i) structure,rulesandregulationspresentinthe organisation.
(ii) lack of trust of superior in subordinate
(iii) attention issue
(iv) lackofskillsinthetranslatorwherehedoesnotknow both languages.structure, rules and regulations present in the organisation.

Varioustypesofcommunicationbarriersare
1. Semantic barriers
2. Psychological barriers
3. Organisationalbarriers
4. Personal barriers

Q.6)
Whichofthefollowingis/arepersonalbarriers?

(a) only I)
(b) only ii)
(c) only i) and iii)
(d) only ii) and iii)
(e) only iii)

Q.7)
WhichofthefollowingbarrierisfacedbyRohan?

(a) Semantic
(b) Physiological
(c) Organisational
(d) Personal
(e) Physical

Which of the following barriers are concerned with problemsandobstructionsintheprocessofencodingand decoding the message into words or impressions?

(a) Semantic Barriers
(b) StatusBarriers
(c) OrganisationalBarriers
(d) Perceptual Barriers
(e) Personal Barriers

Q.9)
WhichofthefollowingisanexampleofNon-verbal communication?

(a) Memosand documents
(b) Emails
(c) Body Language and Gestures
(d) PostersandAdvertisements
(e) Graphics, Infographics, andArts

Q.10)
Whichofthefollowingbestrepresentsanexampleofan organizational barrier in a workplace?

(a) Alackofpropercommunicationchannelsbetweendifferent departments.
(b) Anindividual'spersonalfearofpublic speaking.
(c) Adisagreementbetweencoworkersoveraproject's direction.
(d) Adelay in a project due to unforeseen external factors
(e) None of theAbove

InstructionsforQ.11toQ.15
Readthefollowingpassagecarefullyandanswerthe given questions.

The government initiated scheme X in August 2014 to provide universalbankingservicesforeveryunbankedhousehold,based ontheguidingprinciplesofbankingtheunbanked,securing theunsecured,fundingtheunfundedandservingun-served and under-served areas. PMJJBY is a government-backed Life insuranceschemeinIndia.Inordertoavailofthebenefitsoffered by the Pradhan Mantri Jeevan Jyoti Bima Yojana policy, it is mandatory to link your Aadhaar Card to the participatory bank account.

Q.11)
Basedontheabovepassage,identifytheSchemethathas been launched on 15th August, 2014:

(a) PradhanMantriJanArogyaYojana(PMJAY)
(b) PradhanMantriJanDhanYojana(PMJDY)
(c) Pradhan Mantri Jan BhagidariYojana
(d) Pradhan Mantri Jan ManYojana
(e) Pradhan Mantri Jan ManthanYojana

Q.12)
Whatisthe life insurance limit underPMJJBY?

(a) Rs. 1,00,000
(b)Rs. 4,00,000
(c) Rs. 3,00,000
(d) Rs. 2,00,000
(e) Rs. 2,50,000

Q.13)
Whatisthe agelimit inthe PMJJBY?

(a) 40 years
(b) 60 years
(c) 50 years
(d) 55 years
(e) 65 years

Q.14)
Whatisthemaximumamountofpensionthatisreceived underAPY?

(a) Rs. 1,000
(b) Rs. 2,000
(c) Rs. 3,000
(d) Rs. 5,000
(e) Rs. 4,000

Q.15)
Whatistheamountofpremiumthatispaidinthe PMSBY?

(a) 40
(b) 50
(c) 20
(d) 35
(e) 45

InstructionsforQ.16toQ.20
Readthefollowingpassagecarefullyandanswerthe given questions.

TheseguidelinesareapplicableonPrivatesectorbanksincluding Small Finance Banks (SFBs), Payments Banks (PBs), wholly-ownedsubsidiariesofforeignbanksandforeignbanksoperating inIndiaunderbranchmode.TheChairoftheboardshallbea/an _____ . (a)Audit Committee of the Board (ACB)-TheACB shallbeconstitutedwithonly. TheChairoftheboard shallnotbeamemberoftheACB.TheACBshallmeetwith a quorum of three members.Nomination and Remuneration Committee(NRC)-TheboardshallconstituteanNRCmade up of only NEDs. The NRC shall meet with a quorum of three members. Risk Management Committee of the Board (RMCB). The board shall constitute an RMCB with a majority of NEDs. AtleasthalfofthemembersattendingthemeetingoftheRMCB shallbeindependentdirectorsofwhichatleastonemembershall have professional expertise/ qualification in _____.

Q.16)
Who shall be the chairof the board?

(a) Non-Executive Director
(b) Executive Director
(c) Independent Director
(d) Promotor Director
(e) Small Shareholder Director

Q.17)
Whatisthe quorum of the meeting of the board?

(a) one half members
(b) one third members
(c) two third members
(d) twofifthmembers
(e) one tenth members

Q.18)
Whichofthefollowingmembersarecomprisedinthe Nomination committee?

(a) Independent Director
(b) Non Executive Director
(c) Executive Director
(d) Shareholder Director
(e) Promoter Director

Q.19)
At least half of the members attending the meeting of the RMCBshallbeindependentdirectorsofwhichatleastone membershallhaveprofessionalexpertise/qualificationin ____.

(a) Risk Management
(b) Corporate Management
(c) Credit Management
(d) Financial Management
(e) Audit

Q.20)
WhichofthefollowingistheguidelinesofRBIisthepassage talking about?

(a) Risk Management
(b) Corporate Management
(c) Corporate Governance
(d) Outsourcingof ITservices
(e) Audit

1 Markers

Q.21)
Organized,self-disciplinedandachievement-orientedare thecharacteristicsofwhichofthetraitsoftheBigFive TraitsModel?

(a) Conscientiousness
(b) Emotional Stability
(c) Agreeableness
(d) Extroversion
(e) Opennesstoexperience

Q.22)
Fillintheblankwithanappropriateoptionbelow. Aconflictbetweenemotionalrequirementsandreal emotionsisknownas_____.

(a) Emotional Conflict
(b) Emotional Dissonance
(c) Emotional Management
(d) Perception Defence
(e) Cognitive Dissonance

Q.23)
Which of the following theories holds that the ends or consequencesofanactdeterminewhethertheactisgoodor bad?

(a) EthicsofRightsTheory
(b) EthicsofJusticeTheory
(c) VirtueEthicsTheory
(d) DeontologicalTheory
(e) TeleologicalTheory

Whatkindofprinciplefocusesonthekindofvaluedisplaces by others?

(a) Caring
(b) Right
(c) Justice
(d) Distribution
(e) Love

Q.25)
CalculatetheReturnonAssets(ROA),ifIncome–isRs100 Lakhs and Asset size = is Rs 500 lakhs.

(a) 10
(b) 50
(c) 20
(d) 25
(e) 15

Q.26)
The NaBFIDAct, 2021 has been set up as a Development FinancialInstitution(DFI)tosupportthedevelopmentof which part of the economy?

(a) Finance
(b) Infrastructure
(c) Banking
(d) Roadways
(e) Export

Q.27)
What is the maximum limit that a resident individual canfreelyremitperfinancialyearundertheLiberalised Remittance Scheme?

(a)USD250000
(b)USD50000
(c)Rs250000
(d)Rs50000
(e)Rs25000

Q.28)
WhichofthefollowingisanexampleofAlternativeSources of Finance (ASF)?

(a) Forfaiting
(b) Bank Loan
(c) Credit
(d) Government Security
(e) Corporate Bonds

Q.29)
WhichofthefollowingisatypeofNon-Tax Revenue?
(a) IncomeTax
(b) Customsduties
(c) GST
(d) Interest
(e) Excise duties

Q.30)
MrAhas taken a loan of Rs 25,000 from Mr B, which is payableafter3months.Mr.BhastogiveRs.25,000toMr. X.So,insteadofrepayingtohim,Mr.BhasaskedMr.Ato givethosemoneydirectlytoMr.X.Whichofthe following negotiable instrument will they form?

(a) CertificateofDeposits
(b) Commercial Papers
(c) Billsof Exchange
(d) Promissory Notes
(e) Cheques

FM - Descriptive

15MarksQ.1)
Explainindetail,RBI'sRetailDirectSchemeincludingthe scope, applicability, charges,fees, etc.

Q.2)
Explain theBig 5 PersonalityModel of Personality. Also, explain how othertraitsofpersonality affect organisational behaviour.

Q.3)
WhatwasHenriFayol'scontributiontomanagement?Also, explained his 14principles ofmanagement.

10Marks

Q.1)
Whatisacodeofconduct?Howisitimplementedinthe organisation?

Q.2)
Describe ONDC. How it will impact companies like Flipkart, Amazon, Walmart etc.

Q.3)
Whatarepre-sanctionedcreditlinesatbanksthrough theUPI?Howisitgoingtohelpinfurthering financial inclusion?

CAS

CAS