



PHASE 02



**YEAR
2023**

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Finance and Management

2 Markers

Instructions for Q.1 to Q.5
Read the following passage carefully and answer the given questions.

Motivation is a force that pushes people to work with a high level of commitment and focus, even if things are going against 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 and direct our motivations. Abraham Maslow postulated that a person will be motivated when all his needs are fulfilled. McClelland affirms that we all have ____ motivating drivers.

Leadership style is the reflection of the leader's behavioural pattern that enables them to manage their employees by directing and motivating them towards a common vision. As per Kurt Lewin, there are three major leadership styles, however, these theories were further broadened. Power. French and Raven (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)
Which of the following is the highest level need of Maslow's Hierarchy Theory of Motivation?

- | | |
|------------------------------|-------------------------|
| (a) Self Actualisation Needs | (d) Safety Needs |
| (b) Esteem Needs | (e) Physiological Needs |
| (c) Social Needs | |

Q.2)
McClelland's Model of Motivation proposed how many needs?

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

Q.3)
Douglas McGregor developed a theory of motivation on the basis of a hypothesis relating to human behaviour. On one hand, managers assume employees are lazy and have an inherent dislike of work. On the other hand, work is as natural as play if the conditions are favourable and the average person does not inherently dislike work. Which of the theory is being talked about above?

- (a) Vroom's Expectancy Theory
 (b) Theory Z
 (c) ERG Theory
 (d) Theory X and Theory Y

(e) Porter and Lawler Expectancy Model

Q.4)
Which of the following are three leadership styles given by Kurt Lewin?

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

Q.5)
Which of the following is/are part of contingency theory?

- (a) Fiedler Contingency Theory
 (b) House's Path Goal Theory
 (c) Managerial Grid of Blake and Mouton
 (d) a) and b)
 (e) a) and c)

Instructions for Q.6 to Q.10
Read the following passage carefully and answer the 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. Barriers to effective communication can result in confusion 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, rules and regulations present in the organisation.
 (ii) lack of trust of superior in subordinate
 (iii) attention issue
 (iv) lack of skills in the translator where he does not know both languages. structure, rules and regulations present in the organisation.

Various types of communication barriers are

1. Semantic barriers
2. Psychological barriers
3. Organisational barriers
4. Personal barriers

Q.6)
Which of the following is/are personal barriers?

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

Q.7)
Which of the following barrier is faced by Rohan?

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

Q.8)

Which of the following barriers are concerned with problems and obstructions in the process of encoding and decoding the message into words or impressions?

- (a) Semantic Barriers (d) Perceptual Barriers
(b) Status Barriers (e) Personal Barriers
(c) Organisational Barriers

Q.9)

Which of the following is an example of Non-verbal communication?

- (a) Memos and documents
(b) Emails
(c) Body Language and Gestures
(d) Posters and Advertisements
(e) Graphics, Infographics, and Arts

Q.10)

Which of the following best represents an example of an organizational barrier in a workplace?

- (a) A lack of proper communication channels between different departments.
(b) An individual's personal fear of public speaking.
(c) A disagreement between coworkers over a project's direction.
(d) A delay in a project due to unforeseen external factors
(e) None of the Above

Instructions for Q.11 to Q.15

Read the following passage carefully and answer the given questions.

The government initiated scheme X in August 2014 to provide universal banking services for every unbanked household, based on the guiding principles of banking the unbanked, securing the unsecured, funding the unfunded and serving un-served and under-served areas. PMJJBY is a government-backed Life insurance scheme in India. In order to avail of the benefits offered by the Pradhan Mantri Jeevan Jyoti Bima Yojana policy, it is mandatory to link your Aadhaar Card to the participatory bank account.

Q.11)

Based on the above passage, identify the Scheme that has been launched on 15th August, 2014:

- (a) Pradhan Mantri Jan Arogya Yojana (PMJAY)
(b) Pradhan Mantri Jan Dhan Yojana (PMJDY)
(c) Pradhan Mantri Jan Bhagidari Yojana
(d) Pradhan Mantri Jan Man Yojana
(e) Pradhan Mantri Jan Manthan Yojana

Q.12)

What is the life insurance limit under PMJJBY?

- (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)

What is the age limit in the PMJJBY?

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

Q.14)

What is the maximum amount of pension that is received under APY?

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

Q.15)

What is the amount of premium that is paid in the PMSBY?

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

Instructions for Q.16 to Q.20

Read the following passage carefully and answer the given questions.

These guidelines are applicable on Private sector banks including Small Finance Banks (SFBs), Payments Banks (PBs), wholly-owned subsidiaries of foreign banks and foreign banks operating in India under branch mode. The Chair of the board shall be a/an _____. (a) Audit Committee of the Board (ACB)-The ACB shall be constituted with only _____. The Chair of the board shall not be a member of the ACB. The ACB shall meet with a quorum of three members. Nomination and Remuneration Committee (NRC)-The board shall constitute an NRC made 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. At least half of the members attending the meeting of the RMCB shall be independent directors of which at least one member shall have professional expertise/ qualification in _____.

Q.16)

Who shall be the chair of the board?

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

Q.17)

What is the quorum of the meeting of the board?

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

Q.18)**Which of the following members are comprised in the Nomination committee?**

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

Q.19)**At least half of the members attending the meeting of the RMCB shall be independent directors of which at least one member shall have professional expertise/ qualification in ____.**

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

Q.20)**Which of the following is the guidelines of RBI is the passage talking about?**

- (a) Risk Management (d) Outsourcing of IT services
 (b) Corporate Management (e) Audit
 (c) Corporate Governance

1 Markers**Q.21)****Organized, self-disciplined and achievement-oriented are the characteristics of which of the traits of the Big Five Traits Model?**

- (a) Conscientiousness (d) Extroversion
 (b) Emotional Stability (e) Openness to experience
 (c) Agreeableness

Q.22)**Fill in the blank with an appropriate option below. A conflict between emotional requirements and real emotions is known as _____.**

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

Q.23)**Which of the following theories holds that the ends or consequences of an act determine whether the act is good or bad?**

- (a) Ethics of Rights Theory (d) Deontological Theory
 (b) Ethics of Justice Theory (e) Teleological Theory
 (c) Virtue Ethics Theory

Q.24)**What kind of principle focuses on the kind of value displaces by others?**

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

Q.25)**Calculate the Return on Assets (ROA), if Income – is Rs 100 Lakhs and Asset size = is Rs 500 lakhs.**

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

Q.26)**The NaBFID Act, 2021 has been set up as a Development Financial Institution (DFI) to support the development of which part of the economy?**

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

Q.27)**What is the maximum limit that a resident individual can freely remit per financial year under the Liberalised Remittance Scheme?**

- (a) USD 250000 (d) Rs 50000
 (b) USD 50000 (e) Rs 25000
 (c) Rs 250000

Q.28)**Which of the following is an example of Alternative Sources of Finance (ASF)?**

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

Q.29)**Which of the following is a type of Non-Tax Revenue?**

- (a) Income Tax (d) Interest
 (b) Customs duties (e) Excise duties
 (c) GST

Q.30)**Mr A has taken a loan of Rs 25,000 from Mr B, which is payable after 3 months. Mr. B has to give Rs. 25,000 to Mr. X. So, instead of repaying to him, Mr. B has asked Mr. A to give those money directly to Mr. X. Which of the following negotiable instrument will they form?**

- (a) Certificate of Deposits (d) Promissory Notes
 (b) Commercial Papers (e) Cheques
 (c) Bills of Exchange

FM - Descriptive

15 Marks

Q.1)

Explain in detail, RBI's Retail Direct Scheme including the scope, applicability, charges, fees, etc.

Q.2)

Explain the Big 5 Personality Model of Personality. Also, explain how other traits of personality affect organisational behaviour.

Q.3)

What was Henri Fayol's contribution to management? Also, explained his 14 principles of management.

10 Marks

Q.1)

What is a code of conduct? How is it implemented in the organisation?

Q.2)

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

Q.3)

What are pre-sanctioned credit lines at banks through the UPI? How is it going to help in furthering financial inclusion?

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