

Roll No.

Question Booklet Number

O. M. R. Serial No.

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**B. B. A. (Fourth Semester) (NEP)
EXAMINATION, 2022-23**

F010402T-A : SPECIALISED ACCOUNTING

F010402T-B : CONSUMER BEHAVIOUR

Paper Code						
F	0	1	0	4	0	2
T						

Questions Booklet Series A

Time : 1:30 Hours]

[Maximum Marks : 75

Instructions to the Examinee :

1. Do not open the booklet unless you are asked to do so.
2. The booklet contains 100 questions. Examinee is required to answer 75 questions in the OMR Answer-Sheet provided and not in the question booklet. Booklet is in two Sections : Section-A (1-50) & Section-B (51-100). Candidate should select 37 or 38 questions respectively from both sections. All questions carry equal marks.
3. Examine the Booklet and the OMR Answer-Sheet very carefully before you proceed. Faulty question booklet due to missing or duplicate pages/questions or having any other discrepancy should be got immediately replaced.

परीक्षार्थियों के लिए निर्देश :

1. प्रश्न-पुस्तिका को तब तक न खोलें जब तक आपसे कहा न जाए।
2. प्रश्न-पुस्तिका में 100 प्रश्न हैं। परीक्षार्थी को 75 प्रश्नों को केवल दी गई OMR आन्सर-शीट पर ही हल करना है, प्रश्न-पुस्तिका पर नहीं। प्रश्न-पुस्तिका दो खण्डों—खण्ड-A (1-50) तथा खण्ड-B (51-100) में है। परीक्षार्थी को प्रत्येक भाग से क्रमशः 37 या 38 प्रश्न करने हैं। सभी प्रश्नों के अंक समान हैं।
3. प्रश्नों के उत्तर अंकित करने से पूर्व प्रश्न-पुस्तिका तथा OMR आन्सर-शीट को सावधानीपूर्वक देख लें। दोषपूर्ण प्रश्न-पुस्तिका जिसमें कुछ भाग छपने से छूट गए हों या प्रश्न एक से अधिक बार छप गए हों या उसमें किसी अन्य प्रकार की कमी हो, तो उसे तुरन्त बदल लें।

(Remaining instructions on the last page)

(शेष निर्देश अन्तिम पृष्ठ पर)

(Only for Rough Work)

Section–A
(Specialised Accounting)

1. General insurance policies are generally taken for :
 - (A) One year
 - (B) Two years
 - (C) Three years
 - (D) None of these
2. When a policy matures on the death of the insured, it is expressed as :
 - (A) with profit policy
 - (B) without profit policy
 - (C) whole life policy
 - (D) None of these
3. In the revenue account bonus in reduction of premium is shown as :
 - (A) Liability
 - (B) Income
 - (C) Expense
 - (D) None of these
4. The fixed assets of an insurance company are shown in :
 - (A) Schedule 6
 - (B) Schedule 7
 - (C) Schedule 8
 - (D) None of these
5. Insurance Regulations and Development Authorities Act came to effect in :
 - (A) 1938
 - (B) 1999
 - (C) 2000
 - (D) None of these
6. Which of the following of an insurance company does not fall under 'Income from investments' ?
 - (A) Interest and dividend
 - (B) Profit on sale of investments
 - (C) Share transfer fees
 - (D) None of these
7. Which of the following of an insurance company is included in other asset ?
 - (A) Loan to director
 - (B) Agent's balance(dr)
 - (C) Advance tax paid
 - (D) None of these
8. Reserve for unexpired risk is shown under :
 - (A) Reserves and surplus
 - (B) Current liabilities
 - (C) Provisions
 - (D) None of these
9. In life insurance business, claims may arise on
 - (A) death
 - (B) maturity
 - (C) death or maturity
 - (D) None of these

10. Surrender value is an expression that is used in case of Insurance business.
- (A) Life
 - (B) Marine
 - (C) Fire
 - (D) None of these
11. Reserve is created to meet any loss due to natural calamity
- (A) General reserve
 - (B) Special reserve
 - (C) Catastrophe reserve
 - (D) None of these
12. General insurance is a contract of
- (A) Guarantee
 - (B) Indemnity
 - (C) Profit
 - (D) None of these
13. Re insurance is generally found in Insurance.
- (A) Fire
 - (B) Marine
 - (C) Life
 - (D) None of these
14. Insurance Act came into effect in :
- (A) 1938
 - (B) 1956
 - (C) 1949
 - (D) 1948
15. The consideration in insurance for covering the risk is called :
- (A) Claim
 - (B) Premium
 - (C) Annuity
 - (D) None of these
16. In the insurer agrees to pay a certain sum of money to the Policyholder either on his death or a certain age, whichever is less.
- (A) Fire insurance
 - (B) Marine insurance
 - (C) Burglary insurance
 - (D) Life insurance
17. General insurance includes
- (A) Fire insurance
 - (B) Marine insurance
 - (C) Burglary insurance
 - (D) All of these

18. LIC was nationalized in
- (A) 1935
 - (B) 1950
 - (C) 1956
 - (D) 1964
19. Insurance business in India is regulated by
- (A) LIC
 - (B) IRDA
 - (C) RBI
 - (D) SEBI
20. Under the sum assured is given to the beneficiary only on death of policy holder
- (A) Whole life policy
 - (B) Endowment policy
 - (C) Annuity
 - (D) None of these
21. is the amount payable to the insured on the happening of event.
- (A) Premium
 - (B) Annuity
 - (C) Claim
 - (D) Policy
22. An annual payment which an insurer guarantees to pay for lump sum money received in the beginning is called
- (A) Premium
 - (B) Annuity
 - (C) Claim
 - (D) Policy
23. Revenue account is also called
- (A) Shareholders a/c
 - (B) Policyholders a/c
 - (C) Creditors a/c
 - (D) None of these
24. Valuation balance sheet is prepared by business.
- (A) Fire insurance
 - (B) Marine insurance
 - (C) Life insurance
 - (D) All of these
25. The commission earned by insurance companies from others for giving them business under reinsurance is called
- (A) Commission on reinsurance ceded
 - (B) Commission on reinsurance accepted
 - (C) Agent's commission
 - (D) None of these

26. The commission given by insurance companies to others for receiving Business under reinsurance is called
- (A) Commission on reinsurance ceded
 (B) Commission on reinsurance accepted
 (C) Agent's commission
 (D) None of these
27. The profit and loss amount of general insurance companies are prepared in
- (A) Form A-PL
 (B) Form B – RA
 (C) Form B – PL
 (D) Form B—BS
28. The principle of subrogation is applicable to
- (A) Fire insurance
 (B) Marine insurance
 (C) Burglary insurance
 (D) All of these
29. Fire insurance, marine insurance etc. come under
- (A) Life insurance
 (B) General insurance
 (C) Burglary insurance
 (D) Double insurance
30. In life insurance investments do come under the schedule
- (A) Schedule 7
 (B) Schedule 8
 (C) Schedule XI
 (D) Schedule IX
31. A Company should transfer 25% of its profit to a Statutory Reserve.
- (A) Joint stock
 (B) Insurance
 (C) Pvt. Ltd
 (D) Banking
32. Rebate on bill discounted is a of the Banking company.
- (A) Liability
 (B) Assets
 (C) Expense
 (D) Income
33. Banks are required to transfer of their profit to a statutory reserve.
- (A) 25%
 (B) 20%
 (C) 15%
 (D) 10%
34. Rebate on bills discounted is
- (A) Income
 (B) Income received in advance
 (C) Asset
 (D) Income accrued

35. Banking business in India is largely governed by the Banking Regulation Act
- (A) 1932
(B) 1956
(C) 1949
(D) 1938
36. In India is largely governed by the Banking Regulation Act 1949.
- (A) Insurance business
(B) Banking business
(C) Joint stock company
(D) Co-operative society
37. Banking business in India is governed by the Act.
- (A) Partnership
(B) Company
(C) Insurance
(D) Banking regulations
38. A banking company should transfer 25% of its profit to a
- (A) General Reserve
(B) Capital Reserve
(C) Statutory Reserve
(D) Reserve fund
39. A loan is payable on demand
- (A) Short term
(B) Demand
(C) Fixed
(D) Long term
40. Money at call and short notice is a/an of the banking company.
- (A) Liability
(B) Asset
(C) Income
(D) Expense
41. When a liability is assumed by a partner his capital account is
- (A) Debited
(B) Credited
(C) Deducted
(D) None of these
42. When an unrecorded asset is taken over by one of the partners, his Capital account is
- (A) Debited
(B) Credited
(C) Added
(D) None of these
43. The account opened to close the various assets and liabilities of the firm on dissolution is called :
- (A) Revaluation account
(B) Amalgamation account
(C) Realization account
(D) Reduction account

44. When a firm is dissolved, profit or loss on realization is shared by the partners in their :
- (A) Profit sharing ratio
 - (B) Capital contribution
 - (C) Asset
 - (D) None of these
45. In the event of dissolution of firm the partners' personal assets are first used for payment of liabilities.
- (A) Firm's
 - (B) Outsiders'
 - (C) External
 - (D) Personal
46. Goodwill appearing in the balance sheet at ₹ 10,000 proved to be valueless, is not to be recorded on the side of realization account
- (A) Debit
 - (B) Credit
 - (C) Both
 - (D) None of these
47. On dissolution, partners loan, if any, will be paid
- (A) First
 - (B) Second
 - (C) Third
 - (D) Lastly
48. of partnership firm means closing the business of the firm.
- (A) Admission
 - (B) Retirement
 - (C) Insolvency
 - (D) Dissolution
49. On dissolution, all assets except cash are transferred to of realization account.
- (A) Debit
 - (B) Credit
 - (C) Both of the above
 - (D) None of these
50. Find the odd one :
- (A) Retirement of a partner
 - (B) Death of a partner
 - (C) All the partners except one become insolvent
 - (D) Admission of a partner

Section–B
(Consumer Behaviour)

51. describes changes in an individual's behavior arising from experience.
- (A) Modeling
 - (B) Motivation
 - (C) Perception
 - (D) Learning
52. A..... is a strong internal stimulus that calls for action.
- (A) drive
 - (B) cue
 - (C) response
 - (D) perception
53. If a consumer describes a car as being the "most economical car on the market," then this descriptor is a/ an
- (A) Rule
 - (B) Attitude
 - (C) Belief
 - (D) Cue
54. If a consumer tells friends "I like my car more than any other car on the road," then the consumer has expressed an/a
- (A) Rule
 - (B) Attitude
 - (C) Belief
 - (D) Cue
55. puts people into a frame of mind of liking or disliking things, of moving toward or away from them.
- (A) A rule
 - (B) An attitude
 - (C) A belief
 - (D) A cue
56. Which of the following is NOT one of the five stages of the buyer decision process ?
- (A) Need recognition
 - (B) Brand identification
 - (C) Information search
 - (D) Purchase decision
57. According to the buyer decision process suggested in the text, the first stage is characterized as being one of
- (A) Awareness
 - (B) Information search
 - (C) Need recognition
 - (D) Demand formulation
58. The buying process can be triggered by a(n) when one of the person's normal needs—hunger, thirst, sex—rises to a level high enough to become a drive.
- (A) awareness
 - (B) external stimuli
 - (C) internal stimuli
 - (D) experiential motivation

59. The stage in the buyer decision process in which the consumer is aroused to search for more information is called..... .
- (A) Information search
 - (B) Evaluation of alternatives
 - (C) Search for needs
 - (D) Perceptual search.
60. The consumer can obtain information from any of several sources. If the consumer were to obtain information from handling, examining, or using the product, then the consumer would have obtained the information by using a(n)..... .
- (A) Personal source
 - (B) Commercial source
 - (C) Informative source
 - (D) Experiential source
61. How the consumer processes information to arrive at brand choices occurs during which stage of the buyer decision process ?
- (A) Need recognition
 - (B) Information search
 - (C) Evaluation of alternatives
 - (D) Purchase decision
62. Generally, the consumer's purchase decision will be to buy the most preferred brand, but two factors can come between the purchase intention and the purchase decision. These two factors are best described as being :
- (A) The cost and availability of the product
 - (B) The attitude of others and the cost of the product
 - (C) The availability of the product and unexpected situational factors
 - (D) The attitude of others and unexpected situational factors.
63. With respect to post purchase behavior, the larger the gap between expectations and performance :
- (A) the greater likelihood of re-purchase
 - (B) the greater the customer's dissatisfaction
 - (C) the less likely the consumer will be influenced by advertising
 - (D) the less likely the consumer will need sales confirmation and support

64. Cognitive dissonance occurs in which stage of the buyer decision process model ?
- (A) Need recognition
 - (B) Information search
 - (C) Evaluation of alternatives
 - (D) Post purchase conflict
65. A company must always guard against dissatisfying customers. On average, a satisfied customer tells 3 people about a good purchase experience. A dissatisfied customer, however, on average gripes to..... people.
- (A) 7
 - (B) 9
 - (C) 11
 - (D) 30
66. The is the mental process through which an individual passes from first hearing about an innovation to final adoption.
- (A) adoption process
 - (B) consumption process
 - (C) innovation process
 - (D) new product development process
67. All of the following are part of the adoption process that consumers may go through when considering an innovation EXCEPT :
- (A) Awareness
 - (B) Process
 - (C) Interest
 - (D) Trial
68. With respect to adopter categories, the are guided by respect, are the opinion leaders in their communities, and adopt new ideas early but carefully.
- (A) seekers
 - (B) innovators
 - (C) early adopters
 - (D) early majority
69. With respect to adopter categories, the are skeptical and they adopt an innovation only after a majority of people have tried it.
- (A) early adopters
 - (B) early majority
 - (C) late majority
 - (D) laggards
70. Several characteristics are especially important in influencing an innovation's rate of adoption. is the degree to which the innovation may be tried on a limited basis.
- (A) Relative advantage
 - (B) Synchronization
 - (C) Compatibility
 - (D) Divisibility

71. If a company makes products and services for the purpose of reselling or renting them to others at a profit or for use in the production of other products and services, then the company is selling to the..... .
- (A) Business market
 - (B) International market
 - (C) Consumer market
 - (D) Private sector market
72. All of the following are among the primary differences between a business market and a consumer market except
- (A) Purchase decisions to satisfy needs
 - (B) Market structure and demand
 - (C) The nature of the buying unit
 - (D) The types of decisions and the decision process involved
73. The business marketer normally deals with than the consumer marketer does.
- (A) far greater but smaller buyers
 - (B) far greater and larger buyers
 - (C) far fewer but far larger buyers
 - (D) far fewer and smaller buyers
74. When demand comes (as it does in the business market) from the demand for consumer goods, this form of demand is called.....
- (A) Kinked demand
 - (B) Inelastic demand
 - (C) Cyclical demand
 - (D) Derived demand
75. General Motors buys steel because consumers buy cars. If consumer demand for cars drops, so will General Motors' demand for steel. This is an example of the relationships found in
- (A) Kinked demand
 - (B) Inelastic demand
 - (C) Cyclical demand
 - (D) Derived demand
76. That business markets have more buyers involved in the purchase decision is evidence of which of the following characteristic differences between business and consumer markets ?
- (A) Market structure and demand
 - (B) The nature of the buying unit.
 - (C) Types of decisions made
 - (D) Type of decision process itself
77. The place in the business buying behavior model where interpersonal and individual influences might interact is called the
- (A) Environment
 - (B) Response
 - (C) Stimuli
 - (D) Buying center

78. In a the buyer reorders something without any modifications.
- (A) habitual re buying
 - (B) straight re buying
 - (C) modified re buying
 - (D) new task buying
79. In a the buyer wants to change something about product specifications, prices, terms, or suppliers.
- (A) habitual re buy
 - (B) straight re buy
 - (C) modified re buy
 - (D) new task buy
80. When a firm buys a product or service for the first time, it is facing a
- (A) Habitual re buy situation
 - (B) Straight re buy situation
 - (C) Modified re buy situation
 - (D) New task situation
81. The “in” suppliers are most likely to get nervous and feel pressure to put their best foot forward in which of the following types of buying situations ?
- (A) Modified re buy
 - (B) New task buying
 - (C) Straight re buy
 - (D) Indirect re buy
82. The decision-making unit of a buying organization is called its all the individuals and units that participate in the business decision-making process.
- (A) buying center
 - (B) purchasing center
 - (C) bidding center
 - (D) demand-supply center
83. Considering the major influences on business buyer behavior, as shown in a model in the text, under which influence stage would you expect to find the influences of authority, status, empathy, and persuasiveness ?
- (A) Environmental
 - (B) Organizational
 - (C) Interpersonal
 - (D) Individual
84. The stage of the business buying process where the buyer describes the characteristics and quantity of the needed item is called
- (A) Problem recognition
 - (B) General need description
 - (C) Product specification
 - (D) Proposal solicitation
85. If a buying team is asked by the purchasing department to rank the importance of reliability, durability, price, and other attributes of an item, then the team is going through a business buying process stage called..... .
- (A) Problem recognition
 - (B) General need description
 - (C) Product specification
 - (D) Proposal solicitation

86. is the stage of business buying where an organization decides on and specifies the best technical product characteristics for a needed item.
- (A) Problem recognition
 - (B) General need description
 - (C) Product specification
 - (D) Proposal solicitation
87. is an approach to cost reduction in which components are studied carefully to determine if they can be redesigned, standardized, or made by less costly methods of production.
- (A) Cost analysis
 - (B) Order analysis
 - (C) Product analysis
 - (D) Value analysis.
88. Factors such as supplier reputation for repair and servicing capabilities are important criteria for evaluation at which stage in the business buying process ?
- (A) Problem recognition
 - (B) Supplier search
 - (C) Supplier selection
 - (D) Order-routine specification
89. Blanket contracts are typically part of which of the following stages in the business buying process ?
- (A) General need description
 - (B) Product specification
 - (C) Supplier selection
 - (D) Order-routine specification
90. The may lead the buyer to continue, modify, or drop the arrangement that has been entered into by the buyer and seller.
- (A) performance review.
 - (B) order-routine specification
 - (C) supplier selection
 - (D) general need description
91. For the marketing manager, social class offers some insights into consumer behavior and is potentially useful as a
- (A) Market research information
 - (B) Market segmentation variable.
 - (C) Source of understanding competition's strategy
 - (D) Source to predict future trends
92.is the definition of reference groups.
- (A) Groups that an individual looks to when forming attitudes and opinions.
 - (B) Groups of people who have been referred to by someone they know
 - (C) Groups of office colleagues
 - (D) Chat groups on the internet

93. are factors that have been shown to affect consumer behavior.
- (A) Brand name, quality, newness, and complexity.
 - (B) Advertising, marketing, product, and price
 - (C) Outlets, strategies, concept, and brand name
 - (D) Quality, advertising, product positioning,
94. The reason that higher prices may not affect consumer buying is
- (A) Most consumers prefer brand names which have higher prices
 - (B) 70% of the total population looks for quality services and is willing to pay higher prices
 - (C) Consumers believe that higher prices indicate higher quality or prestige.
 - (D) Most consumers feel that the price is actually affordable
95. are the groups that individuals look to when forming attitudes and opinions.
- (A) Reference groups
 - (B) Teenage groups
 - (C) Religious groups
 - (D) Adult groups
96. For which of the following products would the reference group influence be the strongest ?
- (A) A best-seller novel
 - (B) A pickup truck.
 - (C) A loaf of bread
 - (D) A pair of jeans
97. Primary reference groups include
- (A) College student's
 - (B) Office colleagues
 - (C) Family and close friends
 - (D) Sports groups
98. Secondary reference groups include
- (A) Family and close friends
 - (B) Sports groups
 - (C) Ethnic and religious groups
 - (D) Fraternal organizations and professional associations
99. Marketing strategies are often designed to influence and lead to profitable exchanges.
- (A) Consumer decision making
 - (B) Sales strategies
 - (C) Advertising strategies
 - (D) Export strategies
100. refers to the information a consumer has stored in their memory about a product or service.
- (A) Cognitive dissonance
 - (B) Product knowledge
 - (C) Product research
 - (D) Marketing research

4. Four alternative answers are mentioned for each question as—A, B, C & D in the booklet. The candidate has to choose the correct answer and mark the same in the OMR Answer-Sheet as per the direction :

Example :

Question :

Q. 1 (A) ● (C) (D)

Q. 2 (A) (B) ● (D)

Q. 3 (A) ● (C) (D)

Illegible answers with cutting and over-writing or half filled circle will be cancelled.

5. Each question carries equal marks. Marks will be awarded according to the number of correct answers you have.
6. All answers are to be given on OMR Answer sheet only. Answers given anywhere other than the place specified in the answer sheet will not be considered valid.
7. Before writing anything on the OMR Answer Sheet, all the instructions given in it should be read carefully.
8. After the completion of the examination candidates should leave the examination hall only after providing their OMR Answer Sheet to the invigilator. Candidate can carry their Question Booklet.
9. There will be no negative marking.
10. Rough work, if any, should be done on the blank pages provided for the purpose in the booklet.
11. To bring and use of log-book, calculator, pager and cellular phone in examination hall is prohibited.
12. In case of any difference found in English and Hindi version of the question, the English version of the question will be held authentic.

Impt. : On opening the question booklet, first check that all the pages of the question booklet are printed properly. If there is any discrepancy in the question Booklet, then after showing it to the invigilator, get another question Booklet of the same series.

4. प्रश्न-पुस्तिका में प्रत्येक प्रश्न के चार सम्भावित उत्तर—A, B, C एवं D हैं। परीक्षार्थी को उन चारों विकल्पों में से सही उत्तर छँटना है। उत्तर को OMR आन्सर-शीट में सम्बन्धित प्रश्न संख्या में निम्न प्रकार भरना है :

उदाहरण :

प्रश्न :

प्रश्न 1 (A) ● (C) (D)

प्रश्न 2 (A) (B) ● (D)

प्रश्न 3 (A) ● (C) (D)

अपठनीय उत्तर या ऐसे उत्तर जिन्हें काटा या बदला गया है, या गोले में आधा भरकर दिया गया, उन्हें निरस्त कर दिया जाएगा।

5. प्रत्येक प्रश्न के अंक समान हैं। आपके जितने उत्तर सही होंगे, उन्हीं के अनुसार अंक प्रदान किये जायेंगे।
6. सभी उत्तर केवल ओ. एम. आर. उत्तर-पत्रक (OMR Answer Sheet) पर ही दिये जाने हैं। उत्तर-पत्रक में निर्धारित स्थान के अलावा अन्यत्र कहीं पर दिया गया उत्तर मान्य नहीं होगा।
7. ओ. एम. आर. उत्तर-पत्रक (OMR Answer Sheet) पर कुछ भी लिखने से पूर्व उसमें दिये गये सभी अनुदेशों को सावधानीपूर्वक पढ़ लिया जाये।
8. परीक्षा समाप्ति के उपरान्त परीक्षार्थी कक्ष निरीक्षक को अपनी OMR Answer Sheet उपलब्ध कराने के बाद ही परीक्षा कक्ष से प्रस्थान करें। परीक्षार्थी अपने साथ प्रश्न-पुस्तिका ले जा सकते हैं।
9. निगेटिव मार्किंग नहीं है।
10. कोई भी रफ कार्य, प्रश्न-पुस्तिका के अन्त में, रफ-कार्य के लिए दिए खाली पेज पर ही किया जाना चाहिए।
11. परीक्षा-कक्ष में लॉग-बुक, कैलकुलेटर, पेजर तथा सेल्युलर फोन ले जाना तथा उसका उपयोग करना वर्जित है।
12. प्रश्न के हिन्दी एवं अंग्रेजी रूपान्तरण में भिन्नता होने की दशा में प्रश्न का अंग्रेजी रूपान्तरण ही मान्य होगा।

महत्वपूर्ण : प्रश्नपुस्तिका खोलने पर प्रथमतः जाँच कर देख लें कि प्रश्न-पुस्तिका के सभी पृष्ठ भलीभाँति छपे हुए हैं। यदि प्रश्नपुस्तिका में कोई कमी हो, तो कक्षनिरीक्षक को दिखाकर उसी सिरीज की दूसरी प्रश्न-पुस्तिका प्राप्त कर लें।