

Accounting And Finance For Bankers - JAIIB

Timing: 3 Hours

Question : 100

1. Which of the following accounting standards do not match in the context of banking companies' accounts:
 - a. AS-21: consolidated statements
 - b. AS-21: Segment reporting
 - c. AS-18: Related party disclosure
 - d. AS-15: payment of compensation to employees
2. In the income and expenditure account, transactions relating to _____ are included:
 - a. Current year only
 - b. Previous year only
 - c. Subsequent year only
 - d. Current, previous and subsequent years
3. When the drawee pays the amount of the bill before its due date it is called:
 - a. Endorsing the bill
 - b. Honouring the bill
 - c. Retirement of the bill
 - d. None of the above
4. When a bill is paid before due date and the drawer gives some allowance to the drawee, this is called:
 - a. Discount on the bill
 - b. Retirement of the bill at a discount
 - c. Rebate
 - d. Any of the above
5. The books of a firm are closed but it is found that a purchase of Rs.1000 from Atma Ram Sons has been passed through the sale book for Rs.100. what is the rectification entry, after preparing the trial balance.
 - a. Sales account debit Rs.900 to Atma Ram Sons
 - b. Purchase account debit Rs.900 to Atma Ram Sons
 - c. Sales account debit fRs.100, purchase account debit Rs.1000 to Atma Ram Sons Rs.1100
 - d. Sales account debit Rs.1000, purchase account debit Rs.100 to Atma Ram Sons Rs.1100
6. For which of the following, an adjustment entry will be required:
 - a. Expenses paid but not due
 - b. Expenses paid which were due
 - c. Income received which was due
 - d. All the above
7. Which of the following statement is correct regarding single entry system:
 - a. It is a system which only one entry is made
 - b. It is a system where the principles of double entry are not being followed

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- c. It is a system takes into account only cash transactions
 - d. None of the above
8. A machinery is purchased for a total price of Rs.1 lac with expected useful life of 5 years. What is the amount of depreciation at double declining balance method for calculation of depreciation, in the 2nd year:
- a. Rs.20000
 - b. Rs.24000
 - c. Rs.30000
 - d. Rs.40000
9. A car is purchased for Rs.310000 with a scrap value of Rs.60000 at the end of 5 years' useful life during Sept 2008, what is the written down value as on mar31, 2009 (which is closing date of financial year).
- a. 310000
 - b. 260000
 - c. 250000
 - d. 200000
10. The amount of undercasting of credit side of bank column of the cash book will be deducted from the overdraft as per:
- a. Cash book
 - b. Pass book
 - c. Both the books
 - d. None of the above
11. A firm had written off a sum of Rs.5000 as bad debt. However, in the following year a sum of Rs.3500 was received as recovery. What will be the impact of this recovery:
- a. Reduce the debtors by that amount
 - b. Increase the debtors by that amount
 - c. Increase the profits by that amount
 - d. Increase the liability by double the amount
12. If a two- sided error has taken place, it will be corrected:
- a. Debiting the suspense account
 - b. By correcting the positing
 - c. By passing a journal entry
 - d. None of the above
13. After preparation of trial balance it is observed that the goods amounting to Rs.10000 sold to Ashok & Sons were posted as Rs.1000 to their account. The rectification entry will be:
- a. Suspense account debit to Ashok & Sons Rs.9000
 - b. Ashok & sons debit to sales account Rs.9000
 - c. Sales account debit to suspense account Rs.10000
 - d. Ashok & sons debit to suspense account Rs.9000

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14. When a company issues shares and the calls amount in instalment i.e. application money, allotment money, call money, the amount of single call:
- Should not be less than 25% of the face value
 - Should not be less than 20% of the face value
 - Should not be more than 25% of the face value
 - Should not be more than 20% of the face value
15. The shares of Rs.100 each, are issued at 10% discount and are forfeited for non payment of call money of Rs.20 each. Which of the following journal entry will not be correct:
- Forfeited shares account-credit Rs.60
 - Discount on issue of shares – cr Rs.10
 - Share capital account debit Rs.100
 - Share 1st and final call- debit Rs.30
16. What adjustment entry will be passed for the goods taken by the promoter out of the goods purchased for the business:
- Purchase account debit to credit the drawing account
 - Capital account debit to credit the purchase account
 - Drawing account debit to credit the purchase a/c
 - Purchase account debit to credit the capital account
17. Forex rate in Delhi is 1 US \$ = 48.80/90. In London the 1 Euro = US \$ 1.60/65 pound sterling. What is the cross rate for Euro.
- 78.08
 - 77.92
 - 77.65
 - 77.02
18. Spot rate is 1 US \$ = 48.10 and 2 months forward is available at 1 US = 48.50.
- Forward is at a premium
 - Forward is at a discount
 - Spot is at a premium
 - Spot is at a discount
19. Which of the following does not match:
- Purchase of machinery for sale- revenue expenditure
 - Advertisement expenses – deferred revenue expenses
 - Payment of wages to labourer- revenue expenditure
 - Purchase of goods for trade- capital expenditure
20. If there is overdraft with the bank, the bank column of the cash book will show:
- A credit balance
 - A debit balance
 - Either a debit balance or a credit balance
 - Neither a debit balance or a credit balance

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21. The trial balance in which the total of debit side and total of credit side of each ledger account is taken into account is called:
- Main trial balance
 - Net trial balance
 - Trial balance
 - Gross trial balance
22. The pricing method under which the price is determined by subtracting an appropriate gross mark up from the sale price, to an unrelated 3rd party, with the appropriate gross margin being determined by examining the conditions, under which the goods are sold and comparing the said transaction to other 3rd party transaction, is called:
- Comparable uncontrolled price method
 - Cost plus method
 - Re-sale price method
 - Non-traditional method
23. A firm has been following the practice of not charging annual depreciation. At the time of sale of assets, it shows the difference between sale price and original cost as gain or loss in the year of sale. Which accounting concept is being violated.
- Consistency concept
 - Conservatism concept
 - Money value concept
 - Periodicity concept
24. Which of the following is correct formula for calculation of future value of an annuity due (beginning of period).
- $C \times ((1+r)^n - 1/r)$
 - $C \times ((1+r)^n - 1/r) \times (1+r)$
 - $C / ((1+r)^n - 1/r) \times (1+r)$
 - $C \times ((1+r)^n - 1/r) / (1+r)$
25. X is to receive Rs.5000 at beginning of every year for 5 year for 5 years at calculate the present value of annuity due).
- 23630.50
 - 22729.60
 - 21942.15
 - 21308.75
26. When a firm makes payment to another firm by way of a cheque the bank debits the same, after a time lag when cheque is presented. In the meantime, if cash book balance of cash book, the amount of cheque:
- Is added if the firm has a current account
 - Is deducted if the firm has a current account
 - Is added if the firm has a overdraft account
 - Is added in all circumstances

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27. Balance in cash book of a firm is Rs.9500. It is noticed that (a) the payment side of the cash book is undercast by Rs.200 (b) a cheque of Rs.5000 issued by the firm is not entered in the bank column of the cash but bank has paid it. The balance in the pass- book should be:
- 9500
 - 9300
 - 4300
 - 4500
28. A firm purchased new machinery for Rs.3.20 lac. It is to charge depreciation @ 6%, 5% and 4% for 1st, 2nd and 3rd year respectively. And the end of 3rd year, its written down value will be:
- 269500
 - 271940
 - 274400
 - 275900
29. A firm paid cartage of Rs.200 on account of transportation of newly purchased machinery to the cartage account. It will affect which of the following accounts?
- Cartage account
 - Machinery account
 - Cash account
 - Cartage and machinery accounts
30. Which of the following transactions will result in increase in asset and increase in liability?
- Payment made to Creditors in cash
 - Goodwill account written off
 - Issue of Bonus shares
 - Machinery purchased on credit
31. When there is favourable balance as per cash book, and the cheque issued but not presented, to reach the balance in pass book, for this amount would be:
- Added
 - Deducted
 - Not given any weightage
 - None of the above
32. The depreciation has been charged and it has been debited to fixed asset account. It is an:
- Error of omission
 - Error of Commission
 - Error of principle
 - Compensating error
33. A bond face value of Rs.100 and coupon of 10%. Its remaining maturity period is 6 years. At 11% YTM, its market value is:
- 96.10
 - 95.95
 - 95.80

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- d. 94.90
34. The liabilities that are repayable only when business will be terminated are called:
- Fixed liabilities
 - Long term liabilities
 - Contingent liabilities
 - Current liabilities
35. For a given difference between YTM and coupon rate of a bond:
- Shorter the maturity, greater will be change in price with change in YTM
 - Longer the maturity, greater will be change in price with change in YTM
 - Longer the maturity, shorter will be change in price with change in YTM
 - No change
36. A bond with a face value of Rs.100 has a maturity period of 5 years. If the YTM decreases to 9%, what will be the change in the price:
- Increase 3.9%
 - Decrease 3.9%
 - Increase 2.7%
 - Decrease 2.7%
37. If YTM increase by 20%, the market price of Bond- A will change to:
- 110
 - 106
 - 100
 - 98.40
38. Adjustment entry for bad debts is:
- Bad Debts Dr. to P & I A/c or
 - Provision for bad & doubtful a/c Dr. to bad Debts
 - Bad debts Dr. to Debtors Cr.
 - P & L A/c Dr. to bad Debts Cr.
39. On a bond, the investor is subject to interest rate risk on account of (a) re-investment of annual interest (b) capital loss on account of change in the value of bond due to increase in market interest rates.
- Only (a)
 - Only (b)
 - A and b both
 - None of these
40. If duration of a bond is 5 years, which of the following statement would be true:
- Its payable after 5 years
 - Interest rate risk will disappear on the bond, if the holding of bond is for 5 years
 - No change in value of bond will take place within 5 years
 - Change in price of bond within 5 years will not affect the investor.
41. Which of the following expenses by a firm cannot be taken as part of capital expenditure:

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- a. Land & building
 - b. Plant and machinery
 - c. Technical know-how
 - d. None of the above
42. The appraisal method for capital expenditure, under which it is examined, how much period the invested funds will come back as cash inflow is called:
- a. Pay-back method
 - b. Rate of return method
 - c. Net present value method
 - d. Internal rate of return
43. A firm has taken term loan from bank for construction of building . It will:
- a. Increase the asset and increase the liability
 - b. Increase the asset and decrease the liability
 - c. Increase one asset and decrease another asset
 - d. Decrease one asset and decrease one liability
44. The process under which the future value of present cash flows is determined is called:
- a. Discounting
 - b. Compounding
 - c. Net present value
 - d. Internal rate of return
45. Which of the following is an error of omission:
- a. Wages account debited although services of labour used for building construction
 - b. Goods purchased for cash from XYZ and their account credited
 - c. Sale of goods made to ABC, but not entered.
 - d. An entry of Rs.927 posted as Rs.972.
46. Which of the following is not a source of finance for capital expenditure project:
- a. Bank cash credit and trade creditors
 - b. Bank term loan and subsidy from govt.
 - c. Institutional term loan and promoters' equity
 - d. Long term unsecured loans and debentures
47. Based on the above information, what is the payback period of Project - A
- a. 5 years
 - b. 5 years and 2.5 month
 - c. 6 years and 1.33 month
 - d. 6 years and 8.12 month
48. Based on the payback period. What is the payback period of project-B
- a. 4 years and 7.63 months
 - b. 4 years and 9.12 months
 - c. 5 years and 2 months
 - d. 5 years and 4.33 months

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49. Based on the above information, which project is preferable for investment and why:
- Project A with higher payback period
 - Project A with lower payback period
 - Project B with higher payback period
 - Project B with lower payback period
50. In the above case, what is the accounting rate of return of Project A:
- 28%
 - 31%
 - 33%
 - 35%
51. In the above case, what is the accounting rate of return of Project B:
- 28%
 - 31%
 - 33%
 - 35%
52. Based on the accounting rate of return, which project is preferable for investment and why:
- Project A with higher accounting rate of return
 - Project A with lower accounting rate of return
 - Project B with higher accounting rate of return
 - Project B with lower accounting rate of return
53. X wants Rs.340000 to replace his car after 5 years. He wants to save and invest in equal monthly instalments at 12% p.a How much money will be deposited every month:
- 4136.80
 - 4163.20
 - 4182.20
 - 4203.40
54. X has been saving Rs.2000 at 10% p.a compounded annually. What will be amount at the end of 3rd year.
- 6540
 - 6620
 - 6690
 - 6710
55. The depreciation is calculated as:
- Original cost / percentage rate of depreciation
 - Original cost / no. of years of useful life
 - Original cost/ total life of the asset
 - Invoice price/ total life of the asset
56. If scrap value of the machinery is given, the amount of depreciation is worked out as:
- Original cost. / percentage rate of depreciation
 - Original cost / no. of years of useful life

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- c. Original cost / scrap value / no. of years of useful life
 - d. Invoice price – scrap value / total life of the asset
57. The scrap value of a machinery with original cost of Rs.1 lac is estimated at Rs.10000. Its useful life is 6 years. The depreciated value at the end of 4th year is:
- a. 30000
 - b. 35000
 - c. 40000
 - d. 45000
58. A person wants to remit Euro and there is no quotation with the bank for Euro. Bank works out the rate through Re/\$ rate and \$ /Euro rate. This is called:
- a. Bid rate
 - b. Offer rate
 - c. Cross rate
 - d. Floating rate
59. On a particular amount, the simple interest is Rs.306 for 2 years and the compound interest is 450 for 3 years. What is the principal amount:
- a. 3750
 - b. 3775
 - c. 3820
 - d. 3860
60. X had borrowed Rs.65600 at 5% interest for 2 years to be payable in 2 annual instalment. What is the amount of annual instalment:
- a. 33450
 - b. 33980
 - c. 34890
 - d. 35280
61. Spot exchange rate is 1 Euro = \$ 1.40 and swap rate (called forward points) is 0.0105. Calculate 90 days interest differential assuming 360 days in a year.
- a. 4%
 - b. 3.50%
 - c. 3.25%
 - d. 3%
62. Accounting system which is associated with the need of the business owners to keep record of their transactions, property etc, dues they owe and debts others owe them, is:
- a. Financial accounting
 - b. Steward accounting
 - c. Cost accounting
 - d. Management accounting
63. Accounting system which is used ascertaining the costs with a view to control them and also make assessment of profitability and efficiency of the business, is:

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- a. Human resources accounting
 - b. Social responsibility accounting
 - c. Cost accounting
 - d. Management accounting
64. As per accounting standard No.22, the aggregate of current tax and deferred tax charged or credited to the statement of profit and loss for the period, is called:
- a. Taxable income or loss
 - b. Tax expenses
 - c. Deferred tax
 - d. Accounting income
65. A cheque issued by a firm is recorded on _____ side of the _____:
- a. Payment, cash book
 - b. Receipt, cash book
 - c. Payment, journal
 - d. Receipt, journal
66. The price at which two unrelated and non-desperate parties would agree to a transactions is called:
- a. Cost pricing
 - b. Transfer pricing
 - c. Opportunity pricing
 - d. Arm's length pricing
67. Firm-A sells goods on credit as well cash. For goods worth Rs.50000 the payment is yet to be received although goods were supplied, two months earlier to closing of the financial year.
- a. If it is not accounted for in the books it will have no effect and no accounting practice will be violated.
 - b. If it is accounted for, the profit will be increased without any reason to do so.
 - c. If it is accounted for, the profit position will be true and fair.
 - d. No accounting practice will be violated by not doing so.
68. A firm sells goods worth Rs.50000 to M/s XYZ in cash. In this case, which two accounts are involved:
- a. Cash account and XYZ account
 - b. XYZ account and goods account
 - c. Goods account and cash account
 - d. Incomplete information
69. A firm sells goods worth Rs.50000 to M/s XYZ in cash. In this case, while crediting the account, the following principle will be followed:
- a. Credit the giver
 - b. Credit the receiver
 - c. Credit what comes in
 - d. Credit what goes out

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70. A person who owes some amount to the firm, is called _____ of the firm:
- Debtor
 - Creditor
 - Customer
 - Lender
71. Balance as per pass-book is Rs.23000 in the overdraft account as on Sep 30,2008. It is observed that (a) a cheque of Rs.3000 deposited by the firm has been received by the bank as dishonoured. (b) bank has debited Rs.50 as cheque returning charges (c) bank has dishonoured a cheque of Rs.1000 by mistake, which the firm had issued to make payment. The balance as per cash book should be:
- 20950
 - 21000
 - 24050
 - 25050
72. Which of the following statements is not correct in the context of bank reconciliation statement:
- Cheque issued by a firm is recorded in the cash book
 - Cheque deposited by a firm is first recorded in the pass-book
 - Direct deposit by a customer of a firm, in bank account, is credited by the bank
 - Direct debit by the bank is later on credited by the firm to bank account in its books.
73. A company had issued shares with face value of Rs.100 + premium of Rs.200. On certain shares, the application money and allotment money of Rs.40 each has been received but due to non-receipt of 1st call money, few shares have been forfeited. Which of the following statements is correct:
- Debit to share capital Rs.100 per share to be made
 - Debit to share capital Rs.300 per share to be made
 - Debit to share capital Rs.80 per share to be made
 - Debit to share application at Rs.100 to be made
74. The shareholders of a company have a fixed liability to pay, in case of liquidation of the company, It is called:
- Company limited by shares
 - Company limited by guarantee
 - Company with limited liability
 - Company with unlimited liability
75. For making adjustment in respect of closing stocks, which of the following is debited:
- Purchase account
 - Trading account
 - Closing stocks
 - Balance sheet asset side
76. For which of the following, an adjustment entry will not be required:
- Salary of Rs.3000, paid in advance

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- b. Commission due Rs.1000, but not advance
 - c. Commission payable Rs.300 during the year, paid
 - d. Rent due Rs.2000 but not paid.
77. All the material information relating to business transactions is required to be given by a company in its balance, due to which of the following:
- a. Accounting period concept
 - b. Full disclosure concept
 - c. Materiality concept
 - d. All the above
78. Of commission is received in advance and adjustment entry is passed, which of the following will not be true:
- a. It will reduce the commission income
 - b. It will reduce the profit
 - c. It will reduce the net worth
 - d. It will be shown on the asset side of the balance sheet at income received in advance.
79. Which among the following accounting standards deal with inventory valuation:
- a. AS-2
 - b. AS-4
 - c. AS-9
 - d. AS-11
80. When a bill is drawn by a party on the other party which of the following accounts is credited:
- a. Bills receivable account
 - b. Debtor's account
 - c. Creditor's account
 - d. Bills payable account
81. If trade discount allowed appears in the trial balance, it will be finally adjusted as:
- a. Debit entry in the profit and loss account
 - b. Debit entry in the trading and manufacturing account
 - c. Asset in the balance sheet
 - d. Deduction from sales in the trading account
82. When a firm withdraws money from bank, in the cash book, the amount of withdrawal is:
- a. Credited
 - b. Debited
 - c. No charge
 - d. None of the above
83. When a bill is endorsed by the drawer in favour of another party, the drawee is required to debit which of the following accounts:
- a. Bills receivable account
 - b. Bills payable account
 - c. No entry is needed

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- d. Endorsee's account
84. When loss of stock takes place due to theft or fire etc. it is called:
- Total loss
 - Normal loss
 - Contingent loss
 - Abnormal loss
85. A sum of rs.2500 has been spent by a firm to replace the worn-out parts of the machinery. This will be treated as:
- Revenue expenditure
 - Capital expenditure
 - Deferred revenue expenditure
 - Intangible asset
86. All receipts and payment made in cash, including cheques are recorded in:
- Balance sheet
 - Income and expenditure account
 - Receipt and payment account
 - Profit and loss account
87. Which of the following kinds of accounts are recorded in the ledger:
- Real accounts
 - Nominal accounts
 - All kinds of accounts
 - Personal accounts
88. The balance in the pass books is Rs.54000 and it is observed that bank received Rs.2000 through NEFT and also remitted Rs.13000 through NEFT, as per standing instruction. What is the balance as per cash book:
- 43000
 - 65000
 - 54000
 - 39000
89. If the proprietor has made certain drawings, the profit will be calculated as under:
- Amount drawings will be added back to the capital to find out the profit
 - Amount the drawings will be reduced from the capital to find out the amount of profit
 - The amount of drawings has already been accounted for and cash reduced to that extent
 - None of the above
90. Accounts and auditors' report a banking company is required to be published (a) in a newspaper circulating in the place where the banking company is having its principal office (b) it is to be published within 6 months of close of its financial year. (c) this is requirement of rule 15 of Banking regulation (Companies) Rules.
- A to c all correct
 - Only a and c correct

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- c. Only b and c correct
 - d. Only a and b correct
91. The balance in the cash book is Rs.30000 overdraft. It is observed that a cheque of Rs.2000 has been debited twice by the bank. Further the bank credited Rs.3500 to the account of the firm by mistake, while this amount was to be credited to personal account of the partner. What is the balance in the pass book:
- a. 35500 credit balance
 - b. 28500 debit balance
 - c. 31500 credit balance
 - d. 28500 credit balance
92. The finance manager of a company receives 10% commission on the profit after charging commission. The profit of the company are Rs.3.30 lac. What will be amount of commission of the manager:
- a. Rs.33000
 - b. Rs.30000
 - c. Rs.27767
 - d. Rs.25987
93. Pre-operative expenses are shown by a company as:
- a. Expenditure in the trading account
 - b. Expenditure in the profit loss account
 - c. Asset in the balance sheet
 - d. liability in the balance sheet
94. A company comes out with an equity share issue having face value of Rs.10 and charges total Rs.30 for the share. The amount will be credited to:
- a. entire amount to the share capital account.
 - b. entire amount to the share premium account.
 - c. Rs.10 to share capital and Rs.20 to share premium a/c
 - d. Rs.20 to share capital and Rs.10 to share premium a/c
95. A company forfeits 2000 shares of Rs.10 each due to non-payment of 2nd call @ Rs.2. The amount already received is Rs.3 on application, Rs.3 as allotment, Rs.2 as first call. How much amount will be debited to share account:
- a. Rs.2000
 - b. Rs.8000
 - c. Rs.10000
 - d. None of above
96. Which of the following provisions of Companies Act 1956 are not correct:
- a. Section 209 – companies to maintain certain books of account
 - b. Section 210 – preparation of final accounts
 - c. Section 211 – balance sheet should exhibit true and fair view of state of affair of the company

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- d. Part II – schedule VI prescribes the format for preparation of profit and loss account.
97. At the end of one year, a sum Rs.10000 at 6% rate of interest when compounded half yearly becomes:
- 10600
 - 10609
 - 10613
 - 10616
98. For a capital budgeting expenditure, the net present value of a project at 18% is Rs.15 lac negative, at 10%, it is Rs.12 lac positive and at 14%, it is ZERO. The internal rate of return from the project is:
- 18%, as there is deficit
 - 14%, as it is Zero
 - 10% as there is surplus
 - None of the above
99. Expense necessary to produce goods or service in a business organization can be classified as:
- Outflow of assets
 - Decrease in assets
 - Increase in liabilities
 - All the above
100. X has been investing Rs.5000 every year at year end, at 5% for 5 years. How much he will get at the end of 5 years (hint calculate the future value of an ordinary annuity):
- 26778.20
 - 27278.90
 - 27628.15
 - 28342.25

Answer

- D
- A
- C
- C
- C
- A
- B
- B
- B
- B
- C
- C
- D

- 14. C
- 15. D
- 16. C
- 17. A
- 18. A
- 19. D
- 20. A
- 21. D
- 22. C
- 23. D
- 24. B
- 25. B
- 26. A
- 27. C
- 28. C
- 29. D
- 30. D
- 31. A
- 32. C
- 33. C
- 34. A
- 35. B
- 36. A
- 37. C
- 38. D
- 39. C
- 40. B
- 41. D
- 42. A
- 43. A
- 44. B
- 45. C
- 46. A
- 47. C
- 48. A
- 49. D
- 50. C
- 51. B
- 52. A
- 53. B

- 54. B
- 55. B
- 56. C
- 57. C
- 58. C
- 59. A
- 60. D
- 61. D
- 62. B
- 63. C
- 64. B
- 65. A
- 66. D
- 67. C
- 68. C
- 69. D
- 70. A
- 71. A
- 72. B
- 73. A
- 74. B
- 75. C
- 76. C
- 77. B
- 78. D
- 79. A
- 80. B
- 81. D
- 82. A
- 83. C
- 84. D
- 85. A
- 86. C
- 87. C
- 88. A
- 89. A
- 90. A
- 91. B
- 92. B
- 93. C

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- 94. C
- 95. C
- 96. D
- 97. B
- 98. B
- 99. D
- 100. C

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