



आईएफटीएम विश्वविद्यालय, मुरादाबाद, उत्तर प्रदेश
IFTM University, Moradabad, Uttar Pradesh
NAAC ACCREDITED

E-Content

IFTM University, Moradabad

MCQs (BCOM H 402)



May 18, 2020

BCOM H 402

Principles and Practices of Insurance

MCQs [SET 1]

NOTE: The Highlighted and Bold Options are the correct one.

Q. 1: Insurance works on the principle of:

- (a) Sharing of losses
- (b) Probabilities
- (c) Large numbers
- (d) **All of the above**

Q. 2: Insurance helps to:

- (a) Prevent adverse situations from occurring
- (b) **Reduce the financial consequences of adverse situations**
- (c) Negate all consequences of adverse situations
- (d) Make assets continuously productive

Q. 3: The term 'Risk' includes:

- (a) Damage to machinery and property
- (b) Impact on the health or life of a person
- (c) Leakage of toxic products into the atmosphere
- (d) **All of the above**

Q. 4: The main purpose of having Life insurance is:

- (a) As an avenue for long-term investment
- (b) As a medium for getting income tax benefits from savings
- (c) As a governmental programme for reducing poverty
- (d) **None of the above**

Q. 5: Which of the following intermediaries do not require IRDA's licence/ approval to operate in India?

- (a) Insurance Brokers

- (b) Insurance Agents
- (c) Third Party Administrators
- (d) **All the above intermediaries require IRDA's licence/ approval**

Q. 6: An actuary is expected to:

- (a) Make an exact forecast of the future liabilities of policies
- (b) **Make a reasonable forecast of the future liabilities of policies**
- (c) Calculate the premium required to cover a risk on a long-term basis
- (d) Find the probability of an insured event to happen in non-life policies

Q. 7: The principle of _____ ensures that an insured does not profit by insuring with multiple insurers

- (a) Subrogation
- (b) **Contribution**
- (c) Co-insurance
- (d) Indemnity

Q. 8: The principle of average applies when the value is _____ in the proposal

- (a) **Understated**
- (b) Overstated
- (c) Not ascertainable
- (d) Negligible

Q. 9: Fidelity Guarantee Policies cover losses due to fraud by _____

- (a) **Employees**
- (b) Customers
- (c) Borrowers
- (d) Suppliers

Q. 10: CTL as used in insurance

- (a) Contributory Total Loss
- (b) **Constructive Total Loss**
- (c) Construction Totally Lost
- (d) Contractors' Total Loss

Q. 11: GA as used in insurance

- (a) General Assurance
- (b) **General Average**
- (c) General Adjustment
- (d) Guaranteed Assurance

Q. 12: Which of the following terms matches closest with 'Family Floater'?

- (a) **Health insurance**

- (b) Property insurance
- (c) Accidental injury
- (d) Consequential loss

Q. 13: In cases where a Life Insurance Agent collects the premium from the policyholder and remits it to the insurer's office, he is acting as an agent of ____

- (a) IRDA
- (b) the Insurance Company**
- (c) the Policyholder
- (d) the broker

Q. 14: A policy where the policyholder makes a one-time payment of premium is known as a _____:

- (a) Money-back policy
- (b) Single premium policy**
- (c) Salary Savings Scheme policy
- (d) Half-yearly policy

Q. 15: State which of the statements given below is correct.

- (a) An organisation can exist only with employees**
- (b) An organisation can exist only with different sections
- (c) An organisation can exist only with its own office building
- (d) An organisation can exist without a purpose

Q. 16: may be described as a social device to reduce or eliminate risk of loss to life and property.

- (a) investment
- (b) saving
- (c) insurance**
- (d) loan

Q. 17: State which of the statements given below is correct

- (a) People generally feel that life related risks are imminent
- (b) Religious beliefs interfere with the purchase of life insurance**
- (c) People are always keen to buy insurance
- (d) Life insurance cannot be denied to anyone at any time

Q. 18: Which of the following is/ are important activities of an organisation's Accounts Department?

- (a) Keeping control on cash
- (b) Investments of funds
- (c) Processing bills
- (d) All of the above**

Q. 19: Which of the following is an important reason for insurers to sell life insurance policies through agents?

- (a) The benefits of life insurance policies are simple and clear to all
- (b) People can decide which policy is best for them
- (c) Agents have to earn their commissions
- (d) **Many people require personalised guidance for selecting the right policy**

Q. 20: Compared to the premium for a Whole Life plan, the premium for an Endowment plan will be _____ for the same age

- (a) **more**
- (b) less
- (c) the same
- (d) double

Q. 21: A nomination can be made only in favour of _____

- (a) a bank
- (b) spouse and children with guardian
- (c) spouse and minor children
- (d) **any individual**

Q. 22: Select the expanded form of SA as commonly used in life insurance

- (a) **Sum Assured**
- (b) Surrender of Assurance
- (c) Supplementary Assurance
- (d) Stamp Act

Q. 23: Select the expanded form of OR as commonly used in life insurance

- (a) Oral Rehydration
- (b) Once Renewed
- (c) **Ordinary Rates**
- (d) Ordinary Renewal

Q. 24: Select the expanded form of SV as commonly used in life insurance

- (a) Summary Valuation
- (b) Selected Value
- (c) **Surrender Value**
- (d) Stamp Value

Q. 25: Which of the following terms matches closest with 'Automatic Teller Machines'?

- (a) Divisional Offices
- (b) Branch Offices

(c) Agents

(d) Information Kiosks

Q. 26: Which of the following terms matches closest with 'Foreclosure'?

(a) Surrender Value

(b) Nominee

(c) Death Claim

(d) Maturity Claims

Q. 27: Find out which of the given statements is incorrect

(a) An organisation must have a purpose

(b) An organisation is identified by its actions

(c) An organisation is identified by the building it occupies

(d) A organisation can sue and be sued

Q. 28: Find out which of the given statements is incorrect

(a) Accounts department has to monitor cash flow from subordinate offices

(b) Marketing department has to monitor business inflow

(c) Marketing department has to monitor performance of agents

(d) Actuarial department is responsible for settling death claims

Q. 29: Which of the following terms is dissimilar to the other four in the context of insurable interest in life insurance?

(a) Employer

(b) Creditor

(c) Surety

(d) Debtor

Q. 30: Which of the following terms is dissimilar to the other four in the context of death claims in life insurance?

(a) Early claims

(b) Non-early claims

(c) Foreclosure

(d) Claimant's statement

Q. 31: As per structured formula under the Motor Vehicle Act, victims of fatal injuries are paid compensation on the basis of:

(a) Age and sex

(b) Age and number of dependents

(c) Income and size of family

(d) Age and income

Q. 32: As per the Insurance Act, every insurer has to prepare at the end of financial year

- (a) Balance Sheet
- (b) Profit and Loss Account
- (c) Revenue Account for each class of Insurance business
- (d) **All of the above**

Q. 33: The Third Party Administrator's role mainly involves

- (a) Canvassing business for the insurer.
- (b) Issuing documents on behalf of the insurer
- (c) Arranging for reinsurance
- (d) **Checking and paying insurance claims**

Q. 34: Time Policies relate to:

- (a) Fire insurance
- (b) **Hull insurance**
- (c) Personal Accident insurance
- (d) Workmen's Compensation insurance

Q. 35: Which clause specifies the perils insured in a scheduled form of policy?

- (a) Preamble Clause
- (b) Recital Clause
- (c) **Operative Clause**
- (d) Consideration Clause

Q. 36: Which of the following types of insurances is mandatory?

- (a) Motor Own Damage
- (b) **Motor Third Party Legal Liability**
- (c) Personal Accident Insurance
- (d) Product Liability

Q. 37: The minimum paid up capital required for a General Insurance Company is Rs.

- _____
- (a) 25 crores
 - (b) 50 crores
 - (c) 75 crores
 - (d) **100 crores**

Q. 38: In 'Hit and Run' cases, claims are settled from _____

- (a) **Solatium Fund**
- (b) IRDA's contingency Fund
- (c) Insuring Company's reserves

(d) Motor Third Party Pool

Q. 39: Select the expanded form of FPA as used in insurance

- (a) Freight Payable Assured
- (b) Free of Particular Average**
- (c) Fire Perils Added
- (d) Fixed Peripherals Added

Q. 40: Select the expanded form of ALOP used in insurance

- (a) Advance Loss of Profits insurance**
- (b) Agreed Loss of Profits insurance
- (c) Additional Loss of Profits insurance
- (d) Associated Loss of Profits insurance

Q. 41: Which of the following terms matches closest with 'Professional indemnity cover'?

- (a) Hospitals Nursing homes
- (b) Insurance Companies
- (c) Commercial Banks
- (d) Practicing Surgeons**

Q. 42: Insurance cannot prevent the occurrence of risk but it provides for the.....

- (a) losses of risk**
- (b) occurrence of risk
- (c) chance of risk
- (d) none of these

Q. 43: The document which embodies the contract in insurance is called.....

- (a) security
- (b) policy**
- (c) certificate
- (d) none of these

Q. 44: principle in insurance means maximum truth.

- (a) subrogation
- (b) causa proxima
- (c) insurable interest
- (d) uberrima fides**

Q. 45: Which of the following terms matches closest with 'Composite Policy'?

- (a) Shopkeepers' insurance**
- (b) Janatha Personal Accident insurance
- (c) Critical Care Health insurance

(d) Marine Cargo insurance

Q. 46: Members of the Insurance Advisory Committee are drawn to represent the interests of different groups like:

(a) Surveyors, agents, advocates

(b) Commerce, transport,

(c) Consumer fora, industry, intermediaries,

(d) Research bodies, organisations engaged in safety and loss prevention

Q. 47: A Surveyor's role includes:

(a) Checking the admissibility of the loss

(b) Quantification of the loss

(c) Giving comments on the loss

(d) Reporting major losses to IRDA

Q. 48: Which of the following covers is dissimilar to the other four options?

(a) Loss of Passport

(b) Loss of Profits

(c) Loss of checked in baggage

(d) Delay in receiving checked in baggage

Q. 49: Which of the following types of insurances is dissimilar to the other four options?

(a) Builders' Risks insurance

(b) Hut insurance

(c) Crop insurance

(d) Livestock insurance

Q. 50: Which of the following terms matches closest with 'Asbestosis'?

(a) Products

(b) Pension

(c) Rough Weather

(d) Workmen's Compensation

Q. 51: Regarding 'Exclusions' find out the incorrect statement.

(a) Exclusions are indicated in the policy

(b) Exclusions are perils or circumstances not covered

(c) Exclusions limit the coverage under the policy

(d) Exclusions do not deal with risk coverage

Q. 52: Which of the following statements is incorrect in respect of brokers?

(a) Brokers require undergoing training before being licensed

(b) Brokers are appointed by insured to take care of their interests

(c) Brokers have to pass examinations before being licensed

(d) Brokers should be registered companies or firms

Q. 53: Which of the following terms is dissimilar to the other four options?

(a) Jettison

(b) Hit and Run

(c) Sue and Labour

(d) Salvage

Q. 54: Which of the following terms is dissimilar to the other four options?

(a) Post-hospitalisation expenses

(b) Expenses on treatment of pre-existing diseases

(c) Reinstatement value

(d) Funeral expenses

Q. 55: Principle of utmost good faith is also known as

(a) subrogation

(b) causa proxima

(c) insurable interest

(d) uberrima fides

Q. 56:principle means that the insured is not entitled to make a profit on his loss.

(a) subrogation

(b) causa proxima

(c) indemnity

(d) uberrima fides

Q. 57: The purpose of Are to hold the negligent person responsible for the loss and prevent the insured from collecting twice for the same loss.

(a) subrogation

(b) causa proxima

(c) indemnity

(d) uberrima fides

Q. 58:principle in insurance mention the cause of loss must be direct and an insured one in order to claim for compensation.

(a) subrogation

(b) causa proxima

(c) indemnity

(d) uberrima fides

Q. 59: principle in insurance mention the assured must have insurable interest in the life or property insured

- (a) subrogation
- (b) causa proxima
- (c) indemnity
- (d) insurable interest.**

Q. 60: The first insurance contract was entered into by European maritime nations in 1347 to acceptinsurance as a practice.

- (a) life
- (b) vehicle
- (c) marine**
- (d) fire

Q. 61: Dr. Nicholas Barbon set up in 1667 the first fire insurance company known as the

- (a) Nicolas company
- (b) fire company
- (c) fire insurance company
- (d) fire office**

Q. 62: The oldest life insurance company in existence today is the society for the equitable assurance of lives and survivorship, known as

- (a) Equitable insurance
- (b) Old equitable**
- (c) society for insurance
- (d) none of these.

Q. 63: Thediscovered by Jakob Bernoulli around 1700 forms the basis of modern insurance.

- (a) law of insurance
- (b) law of large numbers**
- (c) law of modern insurance.
- (d) none of these

Q. 64: The Sanskrit term,the name of LIC of India corporate headquarters, is found in Rig Veda

- (a) Yogaraksha
- (b) Yogakarma
- (c) Yogakshema**
- (d) all of these.

Q. 65: Thecompany was the first insurance company to be set up in India to help the widows of the European community.

- (a) Life insurance corporation of India
- (b) Oriental Life Insurance Company**
- (c) National insurance company
- (d) Bajaj insurance

Q. 66:is the first comprehensive legislation governed both life and non-life branches of insurance was enacted to provide strict state control over the insurance business in India.

- (a) Insurance Act-1938**
- (b) Insurance Act-1939
- (c) Insurance Act-1940
- (d) Insurance Act-1941

Q. 67: The LIC of India was set up into take over 245 life companies.

- (a)1955
- (b)1956**
- (c)1957
- (d)1958

Q. 68:committee suggested the re-opening up of the insurance sector to private players.

- (a) K.N.Malhotra
- (b) R.N.Malhothra**
- (c) Nrasimham
- (d) Goyal

Q. 69: 69.The IRDA was set up in.....

- (a)1999
- (b)1991
- (c)2000**
- (d)2001

Q. 70: The IRDA stands for

- (a) Insurance Regulatory and Development Activity.
- (b) Insurance Reconstruction and Development Activity.
- (c) Insurance Regulatory and Development Authority.**
- (d) Insurance Regulatory and Department Activity.

Q. 71: The insurance industry till august 2000 had only two nationalised players ,LIC and

- (a)NI

(b) GIC

(c) IRDA

(d) none of these

Q. 72: The,has allowed cooperative societies to carry on insurance business.

(a) Insurance (amendment) Act, 2000

(b) Insurance (amendment) Act, 2001

(c) Insurance (amendment) Act, 2002

(d) Insurance (amendment) Act, 2003

Q. 73: The Indian insurance industry is governed by

(a) Insurance Act-1978

(b) General Insurance Business (Nationalisation) Act, 1972

(c) Life Insurance Corporation Act, 1956

(d) All of these

Q. 74: was constituted as an autonomous body to regulate and develop the business of insurance and reinsurance in India

(a) LIC

(b) GIC

(c) IRDA

(d) NBFC

Q. 75: Objective of IRDA includes

(a) policy holder protection

(b) healthy growth of the insurance market

(c) both (a) and (b)

(d) only (a)

Q. 76: IAIS stands for.....

(a) Internal Association of Insurance Supervisors

(b) International Association of Insurance Supervisors

(c) International Academy of Insurance Supervisors

(d) International Association of Insurance Surveyors

Q. 77: To provide the insured a speedy and inexpensive grievance redressal system, the Govt. of India promulgated.....

(a) Redressal of public grievance Rule 1987

(b) Redressal of public grievance Rule 1988

(c) Redressal of public grievance Rule 1989

(d) Redressal of public grievance Rule 1990

Q. 78: RPG rule 1988 set up an institution for building the confidence of the policy holders in insurance.

- (a) management
- (b) ombudsman**
- (c) council
- (d) committee

Q. 79: An ombudsman is entrusted with.....functions

- (a) managing & concilling
- (b) conciliation and award making**
- (c) agency and principal
- (d) none of the above

Q. 80: Theassociated with the insurance business are agents, surveyors, loss assessors, brokers, third party administrators and banks.

- (a) management
- (b) organisation
- (c) intermediaries**
- (d) regulators

Q. 81:in the insurance are just like the retailers of any consumer product who help in selling and distributing the product.

- (a) surveyors
- (b) loss assessors
- (c) agents**
- (d) banks

Q. 82:are independent professionals appointed by an insurance company to assess the loss or damage when a claim is notified under a policy issued by them.

- (a) surveyors
- (b) loss assessors
- (c) agents
- (d) both a and b**

Q. 83:are agents but they can sell policies of several life and non-life insurance companies at a time.

- (a) surveyors
- (b) loss assessors
- (c) brokers**
- (d) banks

Q. 84:are the middlemen in the healthcare delivery chain in insurance sector.

- (a) surveyors
- (b) loss assessors
- (c) brokers
- (d) TPAs**

Q. 85:is insurance companies tying up with banks to sell insurance products.

- (a) franchising
- (b) merger
- (c) bancassurance**
- (d) insured linked banking

Q. 86:company sent 50,000 direct mailers to office –goers in Mumbai through their lunch boxes.

- (a) Bajaj insurance
- (b) Reliance insurance
- (c) Icici insurance**
- (d) Tata insurance

Q. 87: ICICI prudential Life insurance company sent 50,000 direct mailers to office –goers in Mumbai through their lunch boxes. It is a

- (a) Worksite marketing
- (b) Direct marketing**
- (c) retail marketing
- (d) none of these.

Q. 88: _____ is a social device for eliminating or reducing the loss of society from certain risk.

- (a) Premium
- (b) Policy
- (c) Insurance**
- (d) Contract

Q. 89: Insurance provides security against _____

- (a) Risk
- b) Losses
- (c) Both (a) & (b)**
- (d) None of them

Q. 90: The _____ is the party who agrees to compensate the other person against possible losses.

- (a) Insured
- (b) Insurer**
- (c) Assured

(d) None

Q. 91: The _____ is the party who gets his life or property insured against risks.

(a) Insured

(b) Insurer

(c) Assurer

(d) None

Q. 92: The insurer agrees to compensate the insured in consideration of a sum of money is called

(a) Premium

(b) Policy

(c) Subject matter

(d) None

Q. 93: The things or property insured is called _____ of the insurance

(a) Subject matter

(b) Insurable interest

(c) Policy

(d) None

Q. 94: A contract of insurance is a _____ agreement.

(a) Contingent

(b) Constant

(c) both (a) and (b)

(d) None of these

Q. 95: The Bombay Mutual Assurance Society Ltd. formed in _____

(a) 1870

(b) 1970

(c) 1960

(d) 1865

Q. 96: _____ was the first Indian Insurance Company

(a) Bombay Mutual Assurance Society Ltd.

(b) Bombay Insurance Society Ltd.

(c) Insurance Regulatory Development Authority

(d) General Insurance Corporation

Q. 97: Risk is evaluated on the basis of _____ theory

(a) Variability

(b) Contingency

(c) Probability

(d) All

Q. 98: From the following, which is not a type of risk?

- (a) Speculative risks
- (b) Dynamic risks
- (c) Fundamental

(d) Quantitative

Q. 99: Insurable interest means _____ interest

- (a) Individual
- (b) Social
- (c) Monetary**
- (d) All of these

Q. 100: Which of the following insurance contract is not based on the principle of indemnity?

- (a) Fire insurance
- (b) Marine insurance
- (c) Life insurance**

(d) All

MCQs [SET 2]

(a) The oldest life insurance company in existence today is the society for the equitable assurance of lives and survivorship, known as

- (i) Equitable insurance
- (ii) Old equitable
- (iii) society for insurance
- (iv) none of these.

(b) Thediscovered by Jakob Bernoulli around 1700 forms the basis of modern insurance.

- (i) law of insurance
- (ii) law of large numbers
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(c) The Sanskrit term,the name of LIC of India corporate headquarters, is found in Rig Veda

- (i) Yogaraksha
- (ii) Yogakarma
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(ii)1991

(iii)2000

(iv)2001

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(j) The insurance industry till august 2000 had only two nationalised players ,LIC and

(i)NI

(ii)GIC

(iii) IRDA

(iv) none of these

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- (iii) Insurance (amendment) Act, 2002
- (iv) Insurance (amendment) Act, 2003

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- (ii) General Insurance Business (Nationalisation) Act, 1972
- (iii) Life Insurance Corporation Act, 1956
- (iv) All of these

(m) was constituted as an autonomous body to regulate and develop the business of insurance and reinsurance in India

- (i) LIC
- (ii) GIC
- (iii) IRDA
- (iv) NBFC

(n) Objective of IRDA includes

- (i) policy holder protection
- (ii) healthy growth of the insurance market
- (iii) both (i) and (ii)
- (iv) None of these

(o) To provide the insured a speedy and inexpensive grievance redressal system, the Govt. of India promulgated.....

- (i) Redressal of public grievance Rule 1987
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- (iii) Redressal of public grievance Rule 1989
- (iv) Redressal of public grievance Rule 1990

(p) The associated with the insurance business are agents, surveyors, loss assessors, brokers, third party administrators and banks.

- (i) management
- (ii) organisation
- (iii) intermediaries
- (iv) regulators

(q) are agents but they can sell policies of several life and non-life insurance companies at a time.

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- (ii) loss assessors
- (iii) brokers
- (iv) banks

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(ii) merger

(iii) banc assurance

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(i) Premium

(ii) Policy

(iii) Insurance

(iv) Contract

(t) Insurance provides security against _____

(i) Risk

(ii) Losses

(iii) Both (i) & (ii)

(iv) None of them

KEY TO MCQs [SET 2]

Question No.	Answer
(a)	(ii) Old equitable
(b)	(ii) law of large numbers
(c)	(iii) Yogakshema
(d)	(ii) Oriental Life Insurance Company
(e)	(i) Insurance Act-1938
(f)	(ii) 1956
(g)	(ii) R. N. Malhotra
(h)	(iii) 2000
(i)	(iii) Insurance Regulatory and Development Authority.
(j)	(ii) GIC
(k)	(iii) Insurance (amendment) Act, 2002
(l)	(iv) All of these
(m)	(iii) IRDA
(n)	(iii) both (i) and (ii)
(o)	(ii) Redressal of public grievance Rule 1988
(p)	(iii) intermediaries
(q)	(iii) brokers
(r)	(iii) banc assurance
(s)	(iii) Insurance
(t)	(iii) Both (i) & (ii)



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MCQs (BCOM 604)

May 18, 2020

BCOM 604 INCOME TAX MCQs [SET 1] Note: The BOLD HIGHLIGHTED options are the correct answers. Q. 1: The Income from House Property is taxable in the hands of the individual even if property is not registered in his name _____. (a) When the property ...

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MCQs (BHMCT 206)

May 18, 2020

BHMCT 206 HOTEL ACCOUNTING SET 1 1. The main objective of Book-keeping is : (A) Complete recording of transactions (B) Ascertainment of Financial effect on the business (C) Analysis and interpretation of data) (D) 'A' 'B' (Both 'A' and 'B') 2. In accounts recording is ma ...

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May 18, 2020

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