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*Soni Agrwal (Banglore)
House Wife*

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QUES 1:- What is financial literacy?

- A- A way to calculate income tax
- B- A skill to manage personal finances effectively
- C- A tool for spotting Ponzi schemes
- D- D - A technique to increase bank deposits

Ans- B

Explanation: Financial literacy is a life skill that helps in the effective management of income, expenditure, and savings.

QUES 2:- What financial planning?

- A- One leads to luxuries
- B- One prevents wastage money
- C- One achieves financial independence and future goals
- D- One reduces the cost charged by the bank

Ans- C

Explanation: Financial planning is much more than savings. It provides assurance against uncertainties and helps in realization of goals.

QUES 3:- What are the main aims of financial literacy?

- A- To earn more money
- B- To avoid any kind of financial risk
- C- To adequately manage income, expenses, assets, and liabilities
- D- To maximize purchases

Ans- C

Explanation: Financial literacy equips individuals to make efficient management of financial resources.

QUES 4:- Why financial planning is needed for families?

- A- To gain riches in a night
- B- To manage unforeseen emergencies and long-term goals
- C- To maximize expenses
- D- To avoid paying taxes

Ans- B

Explanation: Financial planning helps families prepare for emergencies and to achieve long-term goals.

QUES 5:- What is income?

- A- Money spent on essential items
- B- Money earned from sources like salary, wages, etc.
- C- Money saved in a bank account
- D- Money withdrawn from a bank account

Ans- B

Explanation: Income refers to moneys earned by a person through work or from other sources such as interest, rent, or dividends.

QUES 6:- Which of the following is an example of expenditure?

- A- Salary earned from a job
- B- Money spent on groceries
- C- Interest earned from savings
- D- Money deposited into a savings account

Ans- B

Explanation: Expenditure is the money that is spent on the purchase of items, which can be essential, like groceries, or non-essential.

QUES 7:- To most people, what is the primary reason for saving?

- A- To accumulate wealth for retirement
- B- To meet short-term financial goals
- C- To invest in the stock market
- D- To avoid paying taxes

Ans- B

Explanation: People, typically, save money with the intention of fulfilling short-term goals like buying some gadget or going on vacation.

QUES 8:- What is the main purpose of investment?

- A- To spend money on essentials
- B- To earn higher returns over a long period
- C- To keep money in a savings account
- D- To buy non-essential items

Ans- B

Explanation: Investment means putting money in the hope of either gaining more money as a return over a time period through financial or non-financial products.

QUES 9:- Consider the following statement and state whether it is True/False?

Statement: Return on investments always rises over time.

A- True

B- False

Ans- B

Explanation: Since there is always some variation in returns on investment depending on the conditions of the market and various other factors, therefore, this statement is false.

QUES 10:- Which of the following is highly liquid?

A- Savings in bank account

B- Investment in FD

C- Investment in mutual fund or equity

D- All of the above

Ans- A

Explanation: Savings in a bank account is highly liquid in comparison to the investment in FD, Mutual funds, or equity.

QUES 11:- What is liability of the following?

- A- Fixed deposit in a bank
- B- Gold
- C- Loan taken from a bank
- D- Shares in the stock market

Ans- C

Explanation: A liability refers to money that you owe such as loan or borrowed funds. A fixed deposit or gold would be considered assets.

QUES 12:- What is the main difference between savings and investments?

- A- Savings are riskier than investments
- B- Investments grow faster than savings
- C- Savings are for liquidity, investments for growth
- D- Savings need a Demat account, investments do not

Ans- C

Explanation: Savings maintain liquidity for short-term needs, while investments aim for long-term growth.

QUES 13:- What does the "time value of money" indicate?

- A- Money loses value over time due to inflation
- B- Money has the same value throughout time
- C- ₹500 today is worth the same in five years
- D- Money gains value only when saved in a bank

Ans- A

Explanation: Due to inflation, the purchasing power of money declines as the time elapses.

QUES 14:- What is the Rule of 72?

- A- A method to calculate income tax
- B- A way to estimate doubling time of money
- C- A technique to divide savings equally
- D- A formula of calculating inflation impact.

Ans- B

Explanation: By dividing 72 by the annual interest rate, one can discover how long it takes to double his money.

QUES 15:- What inflation does to money most?

- A- Increase the purchasing power of money
- B- Decrease the purchasing power of money
- C- Increase the value of investments
- D- Have no impact on money

Ans- B

Explanation: Inflation pushes up the prices of goods and services thereby reducing the purchasing power of money to the same value of goods and services. Thus it reduces the purchasing power of money.

QUES 16:- What is the main advantage of the Rupee Cost Averaging?

- A- Gives highest return by timing the market
- B- Minimizes the effect of short-term fluctuations in the market
- C- Allows for more money to be invested
- D- Ensures that you only invest at market highs

Ans- B

Explanation: Rupee Cost Averaging minimizes the effect of short-term fluctuations in the market through investment at stipulated amount periodically, irrespective of market fluctuations.

QUES 17:- What would be the first step towards financial planning?

- A- Investing in mutual funds.
- B- Determining your current financial situation.
- C- Applying for a home loan.
- D- Buying an insurance policy.

Ans- B

Explanation: Understanding your income, expenses, assets, and liabilities is the very foundation of financial planning.

QUES 18:- Which of the below is a SMART financial goal?

- A- Saving ₹5,000 monthly for a vacation in 2 years.
- B- Saving anything for emergency funds.
- C- Proper spending on entertainment.
- D- Get a new car as soon as possible.

Ans- A

Explanation: SMART goals are those which should be Specific, Measurable, Achievable, Realistic, and Time-bound.

QUES 19:- What abbreviates the acronym "SMART" in financial goals?

- A- Specific, Measurable, Achievable, Realistic, Time-bound.
- B- Simple, Motivated, Accurate, Reliable, Transparent.
- C- Specific, Manageable, Aggressive, Realistic, Tested.
- D- Systematic, Motivated, Accurate, Relevant, Time-bound.

Ans- A

Explanation: SMART goals are meant to project target outcomes in a structured way.

QUES 20:- What is the computation of net worth?

- A- Income minus savings.
- B- Asset minus liabilities.
- C- Savings multiply with the time value of money.
- D- Expenditure minus debts.

Ans- B

Explanation: Net worth is equal to total assets minus total liability.

QUES 21:- Which of the following financial goals can be termed as a long-term goal?

- A- Buying groceries.
- B- Saving for child's education.
- C- Purchasing a Smartphone.
- D- Renting a house monthly.

Ans- A

Explanation: Long-term financial goals may take several years to accomplish, such as education and often retirement planning.

QUES 22:- Consider the following statement and state whether it is True/False?

Statement: Financial planning is a process of estimating financial resources during the life span and a plan to satisfy such financial needs through investment.

- A- True
- B- False

Ans- A

Explanation: Financial planning includes assessing a person's financial goals and needs (like, education, home purchase, emergencies) and generating strategies mainly based on investments to achieve that over time.

QUES 23:- Consider the following statement and state whether it is True/False?

Statement: Asset allocation is a strategy that allocates a portfolio of an individual to different classes of assets like equity and debt, depending on the particular financial goals, risk tolerance, and investment horizon of the individual investor.

A- True

B- False

Ans- A

Explanation: Asset allocation is the way to distribute investment amounts among different asset classes according to risk and return specified by the investor's goals, risk tolerance, and time frame.

QUES 24:- Consider the following statement and state whether it is True/False?

Statement: The primary reason for diversification is to increase risk by spreading investments across various asset classes.

A- True

B- False

Ans- B

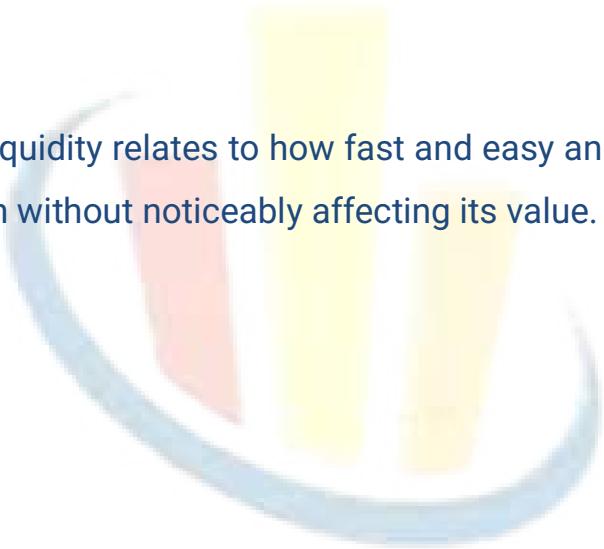
Explanation: The portfolio dimension diversifies risks by investing in different asset classes that are likely to react differently to the same economic events, thus helping to minimize losses.

QUES 25:- What does liquidity in investment mean?

- A- The returns that an investment has to offer.
- B- The ease and speed to convert an investment into cash at its fair value.
- C- The risk that is involved in any investment.
- D- The time taken by an investment to appreciate in value.

Ans- B

Explanation: Liquidity relates to how fast and easy an investment can be made into cash without noticeably affecting its value.



Financial Street



TIMES OF INDIA

Vikas Sharma
Founder
Financial Street



Youth in India Embrace Stock Market Investments

The financial world is changing so fast and everyone wants to be on the profit side. That's why individual investors and students regularly take investor awareness programmes. Recently, IAP was conducted at a private management college in Gwalior where individual investors and management students learn about the post-effect of covid-19 on jobs economy and investment.

As we all know, The Covid-19 pandemic was the worst crisis since World War-2. Financial, social, and other consequences of COVID-19 will remain for many years. But as we know, everything has its pros and cons. In Indian History, for the first time ever, Demat Account across 10 Core. The Coronavirus badly hit the stock market all over the world, but the Indian economy witnessed a new investment trend. According to the data. Before Covid-19 in March 2020, there were 4 crore demat accounts and only in 2-3 years 6 crores of new accounts were reported.

As a country with the largest young population, expecting a booming economy, Indian young investors show an unprecedented degree of financial prudence. Most young investors directly invest in the market, without having proper knowledge.

You must have heard of Rakesh Jhunjhunwala and Warren Buffet, we know them as a big bull. They have made billions of dollars in the financial market. They used time as money and converted their money into wealth.

Benjamin Graham, known as the 'Father of Investment,' famously stated, "Investing in knowledge yields the most profitable interest."

According to NSE, 80 to 90 percent of investors lose their hard-earned money in option and day trading. Beware of fraud on YouTube and telegram channels. Atleast invest 10% in education of your investment.

HOW TO SELECT A MULTI-BAGGER STOCK?

Before selecting a multi-bagger stock, investors must investigate the business.

HERE ARE SOME KEY FACTORS FOR SELECTING MULTI-BAGGER STOCKS:

- Strong Management:** A business cannot succeed without strong management. Look at multiple aspects, like diversion of funds, pledging of shares, board independence, discipline, and obligation.
- Promoter Holding:** Find a stock that has good promoter holding which shows promoter confidence in their business.
- Good Earning:** An investor earns money when the company makes profits. Keep your eyes on the PE ratio and EPS.

Another crucial element lies in the marginal allocation of funds. Utilising technical analysis for enhanced timing and upholding a robust risk management strategy are imperative. For instance, a group of acquaintances invested 1,000 rupees in [redacted] in 1980, which burgeoned to 1894 crores by 2021.



तीन साल में ढाई गुना बढ़े डीमेट एकाउंट पहले पढ़ें फिर निवेश की सोचें, वरना हो सकता है नुकसान

एक्सपर्ट स्टोरी



विकास शर्मा
फाउंडर
फाइनैशियल स्ट्रीट

मल्टी बैगर स्टॉक कैसे चुनें

मजबूत प्रबंधन- कोई व्यवसाय

मजबूत प्रबंधन के बिना सफल नहीं हो सकता। कई फहलुओं फंड का डायर्वर्जन, शेरों को गिरवी रखना, बोर्ड की स्वतंत्रता, अनुशासन व दायित्व पर गौर करें।

प्रमोटर होलिंग- ऐसा स्टॉक दूँदें, जिसमें अच्छी प्रमोटर होलिंग हो जो प्रमोटर को उनके व्यवसाय में विश्वास दिखाता हो।

अच्छी कमाई- एक निवेशक तब पैसा कमाता है, जब कंपनी मुनाफा कमाती है। पीई अनुपात और ईपीएस पर अपनी नजर रखें।

निवेश का 10 प्रतिशत शिक्षा में खर्च करें : एनएसई के मुताबिक 80 से 90 फीसदी निवेशक ऑप्शन और डेट्रेडिंग में अपनी मेहनत की कमाई गंवा देते हैं। यूट्यूब और टेलीग्राम चैनलों पर धोखाधड़ी से सावधान रहें। अपने निवेश का कम से कम 10 प्रतिशत शिक्षा में निवेश करें।

बढ़ती अर्थव्यवस्था के युवा दिखा रहे प्रतिभा

सबसे बड़ी युवा आबादी वाले देश के रूप में तेजी से बढ़ती अर्थव्यवस्था की उम्मीद करते हुए भारतीय युवा निवेशक अपनी प्रतिभा दिखाते हैं। अधिकांश निवेशक उचित जानकारी के बिना सीधे बाजार में निवेश करते हैं, जो कि गलत है। निवेश से पहले अध्ययन बहुत जरूरी है।



विकास शर्मा

निवेश को क्षेत्र में विद्य सिक्ख एक गुण नहीं विक्त सफलता की कुंजी भी है। शेयर बाजार में जट्टबाजी से बचना आपके वित्तीय परिणामों को महत्वपूर्ण रूप से प्रभावित कर सकता है। शेयर बाजार में जट्टबाजी में लिप गए निर्णय अक्सर चर्चित लाप की इच्छा से प्रेरित होते हैं। निवेशक ऐसे शेयरों का पांच करने के लिए प्रेरित हो सकते हैं, जबकि इससे अन्य कानूनिक तथा प्राप्त मानना है।

ज्ञान विद्या का जानना निला सकता है। आप येरी बाजार में फारदाना ले सकते हैं, लेकिन इसके लिए आपको दीर्घकालिक निवेश रणनीति का पालन करना होगा। अपने पोर्टफोलियो में विविधता लाकर, जोखिमों का प्रबलंधन करके आप अपनी वित्तीय स्थिरता को बढ़ा सकते हैं और समय के साथ अपने निवेश लक्ष्यों को प्राप्त कर सकते हैं। इन निर्माण में सबसे शक्तिशाली शक्तियों में से एक चक्रवृद्धि व्याज है। आय को पुनर्निवेशित करके और समय के साथ उन्हें अधिक आय उत्पन्न करने की अनुभवी देकर, निवेशक अपनी संपत्ति को तो जी से बढ़ा सकते हैं। इस द्रुतिकांपों के लिए थोड़ी और लंबे समय तक निवेशित रहने की प्रतिबद्धता की आवश्यकता होती है। सफल निवेशक अक्सर एक स्पष्ट वित्तीय योजना के साथ शुरुआत करते हैं, जो उनके लक्ष्यों जोखिम

सहनीलाला और निवेश क्षितिज को रेखांकित करती है। प्राप्त करने योग्य देशेश्य निर्धारित करके और समय-समय पर अपनी प्रगति की समीक्षा करके, निवेशक निवेश के दीर्घकालिक लाभों पर ध्यान केंद्रित कर सकते हैं। बाजार के रूझानों, एकाधिक संकेतकों और कपनी की बुनियादी बातों के बारे में अच्छी तरह से जानकारी रखना, निवेश के बारे में सही निर्णय लेने के लिए जरूरी है।

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शेयर मार्केट के फील्ड में कर्डु हिस्से

हेंडर मार्केट में काफी प्रशंसा है। इस पके में बैंडल की रियर बल्ब जा सकता है। बल्ब का विशेषण उन्हें के साथ बोर्डिंग और हमें कही दिया है। वहाँ प्रोफेशनल की जरूरत है। योग्य मार्केट में इन्वेस्ट करने वालों के लिए सलाहकार के रूप में भी काम किया जाता है। एक्सचेंज के सभी में काम के लिए इस तरीके में काम करने स्वीकृत हैं।

आदित्य मनसा, गेहर तीर्थद्वा, एनसीटी

विश्लेषण करने वालों की भी जरूरत

ऐस्ट्रेलिया में बड़े तरा के कौरियर के ड्रायर सर्वोत्तम हैं। इयोनिस्ट, ड्रायर, कार्बोनियर लाइसेंस, इन्वेस्ट एजेंसिस, कौरियर मार्केट एजेंसिस, प्रमुख पत्तनात्



समझदारी से करें रुपये का प्रबंधन, निवेश जरूरी

आज के डिजिटल युग में वित्तीय साक्षरता महत्वपूर्ण है, खासकर भारत में जहां लाखों लोग वित्तीय मामलों से अनजान हैं। इसमें समझदारी से पैसे का प्रबंधन करना, बचत, निवेश, ऋण, बीमा, पैशन योजना और अन्य वित्तीय उत्तादों के बारे में जानकारी प्रदान करना शामिल है। भारत में समझदारी और विकास की



विकाश शर्मा, और अन्य सगठनों

को वित्तीय साक्षरता बढ़ाने के लिए काम करना चाहिए। वित्तीय साक्षरता के लाभों में वित्तीय स्वतंत्रता, उचित ऋण प्रबंधन, बचत और निवेश, वित्तीय धोखाधड़ी से सुरक्षा और जन धन योजना, प्रधानमंत्री सुरक्षा बीमा सरकारी योजनाओं के लाभ शामिल हैं। हाल ही में सेवी ने वित्तीय साक्षरता के लिए एनआईएसएम के साथ एक मुफ्त प्रमाणन कार्यक्रम शुरू किया है

About Us

Financial Street is a well-recognized name in the financial market education. We are specializes in training investors and providing high quality training to investors and traders across the country. Our vision is to be the most sought after learning provider in the areas of finance and leadership learning.

Financial Street is a group of professionals; our educational program is anchored around that philosophy. Our program is guided by our vision and mission.

We Offer Mock Test Series



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About the Author

This Mock Test is developed by Mr. Vikas Sharma (Financial Analyst & Having more than 15 years' Experience in Financial Market) in coordination with the Team of Financial Street. Mock Test is reviewed by Dr. Uma (Professor PHD in Economics).

“THANK YOU”