

Test Booklet Code & Serial No.

प्रश्नपत्रिका कोड व क्रमांक

Paper-III**MANAGEMENT****A****Signature and Name of Invigilator**

Seat No.

--	--	--	--	--	--

1. (Signature)

(In figures as in Admit Card)

(Name)

Seat No.

(In words)

2. (Signature)

(Name)

OMR Sheet No.

--	--	--	--	--	--

(To be filled by the Candidate)

APR - 51317**Time Allowed : 2½ Hours]****[Maximum Marks : 150****Number of Pages in this Booklet : 20****Number of Questions in this Booklet : 75****Instructions for the Candidates**

- Write your Seat No. and OMR Sheet No. in the space provided on the top of this page.
- This paper consists of **75** objective type questions. Each question will carry **two** marks. All questions of Paper-III will be compulsory, covering entire syllabus (including all electives, without options).
- At the commencement of examination, the question booklet will be given to the student. In the first 5 minutes, you are requested to open the booklet and compulsorily examine it as follows :
 - To have access to the Question Booklet, tear off the paper seal on the edge of this cover page. Do not accept a booklet without sticker-seal or open booklet.
 - Tally the number of pages and number of questions in the booklet with the information printed on the cover page. Faulty booklets due to missing pages/questions or questions repeated or not in serial order or any other discrepancy should not be accepted and correct booklet should be obtained from the invigilator within the period of 5 minutes. Afterwards, neither the Question Booklet will be replaced nor any extra time will be given. The same may please be noted.**
 - After this verification is over, the OMR Sheet Number should be entered on this Test Booklet.
- Each question has four alternative responses marked (A), (B), (C) and (D). You have to darken the circle as indicated below on the correct response against each item.
Example : where (C) is the correct response.

(A)	(B)	(C)	(D)
-----	-----	-----	-----
- Your responses to the items are to be indicated in the **OMR Sheet given inside the Booklet only**. If you mark at any place other than in the circle in the OMR Sheet, it will not be evaluated.
- Read instructions given inside carefully.
- Rough Work is to be done at the end of this booklet.
- If you write your Name, Seat Number, Phone Number or put any mark on any part of the OMR Sheet, except for the space allotted for the relevant entries, which may disclose your identity, or use abusive language or employ any other unfair means, you will render yourself liable to disqualification.
- You have to return original OMR Sheet to the invigilator at the end of the examination compulsorily and must not carry it with you outside the Examination Hall. You are, however, allowed to carry the Test Booklet and duplicate copy of OMR Sheet on conclusion of examination.
- Use only Blue/Black Ball point pen.**
- Use of any calculator or log table, etc., is prohibited.**
- There is no negative marking for incorrect answers.**

विद्यार्थ्यांसाठी महत्वाच्या सूचना

- परिक्षार्थींनी आपला आसन क्रमांक या पृष्ठावरील वरच्या कोपऱ्यात लिहावा. तसेच आपणास दिलेल्या उत्तरपत्रिकेचा क्रमांक त्याखाली लिहावा.
- सदर प्रश्नपत्रिकेत **75** बहुपर्यायी प्रश्न आहेत. प्रत्येक प्रश्नास **दोन** गुण आहेत. या प्रश्नपत्रिकेतील **सर्व** प्रश्न सोडविणे अनिवार्य आहे. सदरचे प्रश्न हे या विषयाच्या संपूर्ण अभ्यासक्रमावर आधारित आहेत.
- परीक्षा सुरु झाल्यावर विद्यार्थ्याला प्रश्नपत्रिका दिली जाईल. सुरुवातीच्या 5 मिनीटांमध्ये आपण सदर प्रश्नपत्रिका उघडून खालील बाबी अवश्य तपासून घ्याव्यात.
 - प्रश्नपत्रिका उघडण्यासाठी प्रश्नपत्रिकेवर लावलेले सील उघडावे. सील नसलेली किंवा सील उघडलेली प्रश्नपत्रिका स्विकारू नये.
 - पहिल्या पृष्ठावर नमूद केल्याप्रमाणे प्रश्नपत्रिकेची एकूण पृष्ठे तसेच प्रश्नपत्रिकेतील एकूण प्रश्नांची संख्या पडताळून घ्यावी. पृष्ठे कमी असलेली/कमी प्रश्न असलेली/प्रश्नांचा चुकीचा क्रम असलेली किंवा इतर त्रुटी असलेली सदोष प्रश्नपत्रिका सुरुवातीच्या 5 मिनिटातच पर्यवेक्षकाला परत देऊन दुसरी प्रश्नपत्रिका मागवून घ्यावी. त्यानंतर प्रश्नपत्रिका बदलून मिळणार नाही तसेच वेळी वाढवून मिळणार नाही याची कृपया विद्यार्थ्यांनी नोंद घ्यावी.
 - वरीलप्रमाणे सर्व पडताळून पहिल्यानंतरच प्रश्नपत्रिकेवर ओ.एम.आर. उत्तरपत्रिकेचा नंबर लिहावा.
- प्रत्येक प्रश्नासाठी (A), (B), (C) आणि (D) अशी चार विकल्प उत्तरे दिली आहेत. त्यातील योग्य उत्तराचा रकाना खाली दर्शविल्याप्रमाणे ठळकपणे काळ/निळ्या करवा.
उदा. : जर (C) हे योग्य उत्तर असेल तर.

(A)	(B)	(C)	(D)
-----	-----	-----	-----
- या प्रश्नपत्रिकेतील प्रश्नांची उत्तरे ओ.एम.आर. उत्तरपत्रिकेतच दर्शवावीत. इतर ठिकाणी लिहीलेली उत्तरे तपासली जाणार नाहीत.
- आत दिलेल्या सूचना काळजीपूर्वक वाचाव्यात.
- प्रश्नपत्रिकेच्या शेवटी जोडलेल्या कोऱ्या पानावरच कच्चे काम करावे.
- जर आपण ओ.एम.आर. वर नमूद केलेल्या ठिकाणा व्यतिरिक्त इतर कोठेही नाव, आसन क्रमांक, फोन नंबर किंवा ओळख पटेल अशी कोणतीही खुण केलेली आढळून आल्यास अथवा असभ्य भाषेचा वापर किंवा इतर गैरमार्गाचा अवलंब केल्यास विद्यार्थ्याला परीक्षेस अपात्र ठरविण्यात येईल.
- परीक्षा संपल्यानंतर विद्यार्थ्याने मूळ ओ.एम.आर. उत्तरपत्रिका पर्यवेक्षकांकडे परत करणे आवश्यक आहे. तथापी, प्रश्नपत्रिका व ओ.एम.आर. उत्तरपत्रिकेची द्वितीय प्रत आपल्याबरोबर नेण्यास विद्यार्थ्यांना परवानगी आहे.
- फक्त निळ्या किंवा काळ्या बॉल पेनचाच वापर करावा.**
- कॅलक्युलेटर किंवा लॉग टेबल वापरण्यास परवानगी नाही.**
- चुकीच्या उत्तरासाठी गुण कपात केली जाणार नाही.**

APR - 51317/III—A

prepp
Your Personal Exam Guide

APR - 51317/III—A

Management Paper III

Time Allowed : 2½ Hours]**[Maximum Marks : 150**

Note : This Paper contains **Seventy Five (75)** multiple choice questions, each question carrying **Two (2)** marks. Attempt *All* questions.

- | | |
|---|---|
| <p>1. The extent to which employees are aware of their interests, skills, strengths and weaknesses regarding their career goals is termed :</p> <p>(A) Career motivation</p> <p>(B) Career resilience</p> <p>(C) Career insight</p> <p>(D) Career identity</p> <p>2. Which of these is a major dimension of HRM practices contributing to company competitiveness ?</p> <p>(A) Compensating human resources</p> <p>(B) Acquiring and preparing human resources</p> <p>(C) Managing human resource environment</p> <p>(D) Performance review and promotion</p> | <p>3. Top level managers require skills the most.</p> <p>(A) Technical</p> <p>(B) Interpersonal</p> <p>(C) Conceptual</p> <p>(D) Mechanical</p> <p>4. What is the name of the approach that suggests that HR strategy should be matched to business strategy ?</p> <p>(A) Best fit</p> <p>(B) Best performance</p> <p>(C) Best value</p> <p>(D) Best approach</p> |
|---|---|

APR - 51317/III—A

- | | |
|---|--|
| <p>5. A good recruitment policy :</p> <p>(A) Is flexible enough to accommodate changes in the organization</p> <p>(B) Has its own policies and does not comply with government policy on hiring</p> <p>(C) Requires more investment for the organization</p> <p>(D) Ensures short term employment opportunities for its employees</p> <p>6. Which of the following is an example of operative function of HR managers ?</p> <p>(A) Planning</p> <p>(B) Organizing</p> <p>(C) Procurement</p> <p>(D) Controlling</p> | <p>7. Impartiality or consistency and impersonality are two other components should possess in sound disciplinary system said by</p> <p>(A) David Ricardo</p> <p>(B) Dr. Spriegel</p> <p>(C) Ordway Tead</p> <p>(D) McGregor</p> <p>8. In incentive TAT stands for</p> <p>(A) Time Account Task</p> <p>(B) Task Account Time</p> <p>(C) Turnaround Time</p> <p>(D) Turnover Time</p> <p>9. Which of the following provisions has to be provided irrespective of number of persons employed ?</p> <p>(A) Washing Facility</p> <p>(B) Canteens</p> <p>(C) Creches</p> <p>(D) Ambulance Rooms</p> |
|---|--|

APR - 51317/III—A

10. Which of the following is *not* an HR demand Forecasting Technique ?

- (A) Managerial Judgment
- (B) Ratio-Trend Analysis
- (C) Mrrick Differential Plan
- (D) Work Study Techniques

11. Match the following trade unions with its ideology :

Trade Unions

- (a) AITUC
- (b) INTUC
- (c) HMS
- (d) UTUC

Ideology

- (i) Indian National Congress
- (ii) Socialists
- (iii) Radicals
- (iv) Communists

Codes :

- (a) (b) (c) (d)
- (A) (iv) (i) (ii) (iii)
- (B) (iii) (iv) (i) (ii)
- (C) (iv) (ii) (iii) (i)
- (D) (i) (ii) (iii) (iv)

12. Who has developed Marketing theory, Governmental theory and Managerial theory of collective bargaining ?

- (A) Selig Perlman
- (B) Neil W. Chamberlain
- (C) John T. Dunlop
- (D) H. W. Davey

13. When trade union protest against an act or omission of management that is considered to violate worker's rights termed as

- (A) Unrest
- (B) Fight
- (C) Strike
- (D) Grievances

APR - 51317/III—A

14. Any strike declared or announced by way of surprise without any notice or at very short notice and issues of disputes are discussed thereafter is termed as

- (A) Protest strike
- (B) Picketing strike
- (C) Lightning or cat-call strike
- (D) Stay away strike

15. David Ricardo's subsistence theory popularly known as

- (A) Wage Fund Theory
- (B) Iron Law of Wages
- (C) Surplus Value Theory
- (D) Bargaining Theory

16. A high market penetration index suggests that

- (A) A substantial growth potential exists for all firms in the market
- (B) There will be increased costs of attracting the few remaining prospects
- (C) Mistakes have been made in selecting the correct promotional alternatives
- (D) The price of product or service is too high with respect to competition

17. The theory "wheel of retailing" was developed by :

- (A) McGregor
- (B) Henry Ansoff
- (C) Malcolm P. McNair
- (D) J. Stacy Adams

APR - 51317/III—A

18. If a questionnaire designer decides to use a scale that connects two bipolar words wherein the respondent selects the point that represents his or her opinion, the designer is most likely using
- (A) Dichotomous question
- (B) A multiple choice question
- (C) A Likert scale
- (D) The Semantic differential
19. Delivering quality service means conforming to on a consistent basis.
- (A) Customer expectations
- (B) Standards
- (C) Tangibility
- (D) Assurance
20. We can say that a has three characteristics (1) It is a source of competitive advantage in that it makes a significant contribution to perceived customer benefits. (2) It has applications in a wide variety of markets, and (3) It is difficult for competitors to imitate :
- (A) Core competency
- (B) Core technology
- (C) Business strategy
- (D) Strategic business unit
21. Quota sampling technique is a type of
- (A) Non-probability sampling technique
- (B) Probability sampling technique
- (C) Cluster sampling technique
- (D) Stratified random sampling technique

APR - 51317/III—A

22. When a company positioned in the “middle” market may want to introduce a lower-priced product line this is an example of

- (A) Product-line length
- (B) Up-market stretch
- (C) Down-market stretch
- (D) Maintenance

23. High involvement purchase is :

- (A) Expensive and infrequent
- (B) Inexpensive and infrequent
- (C) Expensive and frequent
- (D) Inexpensive and frequent

24. If you were the marketing manager of an organisation that had chosen growth via current products sold to new markets, your organization would have chosen a strategy.

- (A) Market penetration
- (B) Market development
- (C) Product development
- (D) Diversification

25. In product life cycle, the growth stage is characterized by

- (A) Rapid sales growth and low marketing expenditure
- (B) Rapid sales growth and increased competition
- (C) Growing sales and declining profits
- (D) Lower prices and decreased competition

APR - 51317/III—A

26. The total combined customer life time values of all of the company's current and potential customers is
- (A) Customer equity
(B) Customer perceived cost
(C) Customer perceived value
(D) Customer discount
27. Avon, Amway and Tupperware are using which of the following forms of channel of distribution
- (A) Direct marketing channel
(B) Indirect marketing channel
(C) Forward channel
(D) Database marketing channel
28. A company with many products must ensure that each of its products possess a with the consumer.
- (A) Status
(B) Niche
(C) Noticeable difference
(D) Just-noticeable difference
29. Which one of the following does *not* affect Company's Business Risk ?
- (A) Type of projects
(B) Capital structure
(C) Growth rate of business and industry
(D) Competitive conditions

APR - 51317/III—A

30. Cost of equity as per CAPM is :
- (A) $K_e = R_f + (R_m - R_f) \beta_i$
 - (B) $K_e = R_f + (R_m - R_f)$
 - (C) $K_e = R_f + \beta_i$
 - (D) $K_e = R_f + (R_f - R_m) \beta_i$
31. Which one of the following is *not* a method to monitor receivables ?
- (A) Factoring
 - (B) Average collection period
 - (C) Aging schedule
 - (D) Collection experience matrix
32. Which one of the following statements is *incorrect* ?
- (A) Future contract is like forward contract
 - (B) Unlike forward contracts, future contracts are traded on organised exchanges
 - (C) Future contracts are marked to market
 - (D) Forward contracts are liquid
33. Which one of the following statements is *incorrect* ?
- (A) To eliminate the currency exchange risk, a company invoices all its supplies in its own currency
 - (B) Arbitrage is the buying and selling different commodities in different markets by the benefit of price variations prevailing in different markets
 - (C) When a company make payment earlier than when the amount is due, payment is called 'Lags'
 - (D) When a company delays the payment to avoid the adverse interest rate fluctuations, it is called as "Leads"

APR - 51317/III—A

34. The difference between book of value of Assets and Liabilities and their revaluation is shown as goodwill or capital reserve in merger of two companies under :
- (A) The purchase method
 - (B) Pooling of interest method
 - (C) LBO
 - (D) MBO
35. A currency forward contract is :
- (A) An agreement in which two parties agree to buy and sell a specified amount of one currency against another currency at a fixed time in the future and at a specified exchange rate decided now
 - (B) A standardized exchange rate contract
 - (C) An agreement between two parties to buy and sell a specified amount of one currency against another currency at a fixed time in the future and at a rate to be decided in future
 - (D) The option but not the right to buy in future
36. Global Depository Receipt is an instrument for
- (A) Foreign Direct Investment
 - (B) Foreign Institutional Investment
 - (C) Public Bonds
 - (D) Public Shares
37. Which one of the following is *not* carrying cost of inventory ?
- (A) Warehousing costs
 - (B) Insurance and taxes
 - (C) Transportation costs
 - (D) Handling and salaries of warehouse staff

APR - 51317/III—A

38. The theorem asserts that a change in interest rates in any country will affect the exchange rates of its currency with other currencies and vice-a-versa.
- (A) Appreciation parity
- (B) Foreign parity
- (C) Domestic parity
- (D) Interest rates parity
39. Which one of the following is *not* relevant for calculating weighted average cost of capital ?
- (A) ROE
- (B) K_e and K_d
- (C) Tax Rate
- (D) Debt and Equity
40. Pre-emptive right is related to :
- (A) Debentureholders
- (B) Equity shareholders
- (C) Bondholders
- (D) Preference shareholders
41. An interest rate swap is a financial contract between two parties who wish to change :
- (A) The interest payments from one currency to another
- (B) The interest payments from one contract to another contract
- (C) The interest payments from one period to another period
- (D) From one floating interest rate to another floating interest rate

APR - 51317/III—A

42. An Indian exporter is to receive payment in Euros in 90 days time for an export made today.

The amount receivable by him in Euros is fixed but as far as rupee value is concerned, it will depend on the exchange rates prevailing at the time of receipt.

This type of risk is called as

- (A) Translation exposure
 - (B) Economic exposure
 - (C) Rate exposure
 - (D) Transaction exposure
43. A/An offer is a bid to acquire controlling interest in a target firm by the acquiring firm by purchasing shares of the target firm at a fixed price.

- (A) Tender
- (B) Negotiated
- (C) Arranged
- (D) Reverse

44. Foreign Trade Policy of India (2015-20) introduced new scheme for exporters of India called :

- (A) Merchandise export from India scheme
- (B) Export promotion credit guarantee scheme
- (C) Duty free replenishment certificate scheme
- (D) Advance licence scheme

45. A comprehensive logistic strategy should includes :

- (A) Key customer and suppliers relationship
- (B) Finished product procurement
- (C) Just in time product
- (D) Integrated policy structure

APR - 51317/III—A

- | | |
|---|--|
| <p>46. The price adjusted nominal exchange is :</p> <p>(A) Inflationary exchange rate</p> <p>(B) Effective exchange rate</p> <p>(C) Real exchange rate</p> <p>(D) Forward exchange rate</p> <p>47. Technologies that are essential to maintain competitive position are :</p> <p>(A) Known technologies</p> <p>(B) Scouting technologies</p> <p>(C) Emerging technologies</p> <p>(D) Core technologies</p> <p>48. The exposure that is concerned with the impact of changes in exchange rate on present cash flows is treated as :</p> <p>(A) Translation exposure</p> <p>(B) Transaction exposure</p> <p>(C) Relevance exposure</p> <p>(D) Stable exposure</p> | <p>49. Which of the following is <i>not</i> the objective of TRIPs ?</p> <p>(A) Encourage and reward creative</p> <p>(B) Trade balancing requirements</p> <p>(C) Technological innovation</p> <p>(D) Customer protection</p> <p>50. Which is <i>not</i> true about EOU ?</p> <p>(A) Gems and Jewellery EOU's are not being permitted subcontracting in DTA</p> <p>(B) Foreign bound passenger will now be allowed to take goods from EOU's to promote trade</p> <p>(C) Export/import of all product through post parcel courier-by EOU's will not be allowed</p> <p>(D) EOU's are now required to be only net positive foreign exchange earner</p> |
|---|--|

APR - 51317/III—A

- | | |
|---|---|
| <p>51. Bond issued by a borrower foreign to the country where bond is placed is called :</p> <p>(A) Euro bond</p> <p>(B) American bond</p> <p>(C) Foreign bond</p> <p>(D) Global bond</p> <p>52. What is the outcome of Treaty of Rome ?</p> <p>(A) European Union</p> <p>(B) APEC</p> <p>(C) OPEC</p> <p>(D) Rome Agreement</p> <p>53. The arrangement under which export or import to any country are balanced either by direct export or import from importing or exporting country or through third country under a trade agreement or otherwise is treated as :</p> <p>(A) Counter Trade</p> <p>(B) Balancing of Trade</p> <p>(C) Export-Import Balancing</p> <p>(D) Trade Debit Balancing</p> | <p>54. When NAFTA came into existence ?</p> <p>(A) January 1, 1994</p> <p>(B) January 15, 1994</p> <p>(C) May 15, 1994</p> <p>(D) May 1, 1994</p> <p>55. When did standard statics merged with poor's publishing that resulted into formation of standard and poor's corporation ?</p> <p>(A) 1906</p> <p>(B) 1860</p> <p>(C) 1910</p> <p>(D) 1941</p> <p>56. The scope of General Agreements on Trade and Services <i>not</i> covers :</p> <p>(A) Rule for calculating the amount of dumping</p> <p>(B) Cross border supply</p> <p>(C) Consumption abroad</p> <p>(D) Commercial presence or presence of natural person</p> |
|---|---|

APR - 51317/III—A

57. The trade occurred due to difference in the relative price of the goods in the different nations which in term depends on the cost and differences in the price of the factor of production, this theorem of trade theory propogated by :
- (A) Richardo
(B) Hechscher-Ohin
(C) Wassily Leontif
(D) Raymond Veron
58. If a market has the features such as (i) a large number of sellers, (ii) homogeneous product (iii) each seller is a price taker, it is the case of :
- (A) Monopoly market
(B) Oligopoly
(C) Imperfect market
(D) Competitive market
59. If a certain market has features such as (i) a small number of sellers and (ii) high entry barriers, it is the case of market.
- (A) Monopoly
(B) Duopoly
(C) Oligopoly
(D) Competitive
60. The process of selecting and developing employees in the organization to occupy key positions in the future is termed :
- (A) Career planning
(B) Succession planning
(C) Career development
(D) HR enhancement

APR - 51317/III—A

- | | |
|---|--|
| <p>61. Appraisal of an employee performance by supervisor, self, peers, subordinates and customers are termed as :</p> <p>(A) Team appraisal</p> <p>(B) Balanced score card method</p> <p>(C) 360 degree appraisal</p> <p>(D) Critical incident method</p> <p>62. Voluntary retirement is operated as a part of</p> <p>(A) Transfer and promotion policy</p> <p>(B) Exit policy</p> <p>(C) Deployment</p> <p>(D) Lockout</p> <p>63. Compensation, Restoration and Prevention are objectives of :</p> <p>(A) Social Security</p> <p>(B) Social Welfare</p> <p>(C) Labour Welfare</p> <p>(D) Industrial Relations</p> | <p>64. The dividends are usually paid as a percentage of :</p> <p>(A) Subscribed capital</p> <p>(B) Issued capital</p> <p>(C) Paid-up capital</p> <p>(D) Called up capital</p> <p>65. Palo Alto Industries has a debt-to equity ratio of 1.6 compared with the industry average of 1.4. This means that the company :</p> <p>(A) will not experience any difficulty with its creditors</p> <p>(B) has less liquidity than other firms in the industry</p> <p>(C) will be viewed as having high credit worthiness</p> <p>(D) has greater than average financial risk when compared to other firms in its industry</p> |
|---|--|

APR - 51317/III—A

66. In pricing strategy, you increase promotion for a product having premium price.
- (A) Rapid penetration
 - (B) Slow skimming
 - (C) Rapid skimming
 - (D) Slow penetration
67. Which of the following is a set of promises that the brand makes to consumers ?
- (A) Brand contract
 - (B) Brand persona
 - (C) Brand equity
 - (D) Brand association
68. An on-line commercial site such as Amazon.com is an example of
- (A) Single-user database application
 - (B) Multi-user database application
 - (C) E-commerce database application
 - (D) Data mining database application
69. When using the ABC approach to stock categorization, which of the following describes class 'C' items ?
- (A) High value, high risk
 - (B) High value, low risk
 - (C) Low value, high risk
 - (D) Low value, low risk
70. "3PL" involves using a supplier to provide services.
- (A) Marketing
 - (B) Design
 - (C) Logistics
 - (D) Contract manufacturing
71. VMI stands for :
- (A) Vendor material inventory
 - (B) Vendor managed inventory
 - (C) Variable material inventory
 - (D) Valuable material inventory

APR - 51317/III—A

72. Which of the following descriptions accurately reflects the typical services of a freight forwarder ?
- (A) Negotiate the purchase contract, provide transport and make payment for goods
 - (B) Arrange shipment, manage customs clearance and make payment of goods
 - (C) Arrange transportation of goods, manage documentation and arrange customs clearance
 - (D) Negotiate import duty pay
73. In of product life cycle sales growth continues but at a diminishing rate, because of the declining number of potential customers.
- (A) Decline stage
 - (B) Introduction stage
 - (C) Maturity stage
 - (D) Growth stage
74. Unless a solution is degenerated, the number of occupied cells in a transportation table must equal :
- (A) Number of rows times number of columns
 - (B) Number of rows plus number of columns
 - (C) Number of rows plus number of columns minus one
 - (D) Number of rows minus number of columns plus one
75. A physical distribution system involves more than the physical movement of goods excluding :
- (A) Inventory quantities and packing
 - (B) Work in progress
 - (C) Warehousing
 - (D) Transportation mode

APR - 51317/III—A

ROUGH WORK

prepp
Your Personal Exam Guide