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BSE
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B I F O



L E V E L - 1



Level - 1 : All Level-1 successful* participants will get certificate, aptitude report and online subscription, and school toppers will be eligible for school hero medals.

Level - 2 : School toppers* will be selected for level-2-National level - online computer based interactive test held at exam centres all over India. Besides selection for level-3, winner will get merit certificate, medals, educational CDs, laptop, scholarship and other prizes. There is no level 2 in G.K. and Biotech.

Level - 3 : Toppers will qualify# for level 3-International level-where you will compete with students globally. Get selected for EHF's International Olympiad training camp. Only Indian organization giving students exposure to global competitions. Represent India & win laurels. Guidance by top scientists. Prizes ranges from cash (millions of \$), gadgets, foreign trips, publicity, fame, scholarships, Internships, conference participation and more. Level 3 is in Maths, Science & Cyber only.

See prospectus/website for details

- You are allowed additional 10 minutes to fill the required details in the **RESPONSE SHEET (OMR)**. **STUDENTS OF CLASS 1 & 2 HAVE TO UNDERLINE** THE CORRECT ANSWER IN THE QUESTION PAPER ITSELF. THEY ARE NOT REQUIRED TO USE THE RESPONSE SHEET (OMR). THEY HAVE TO FILL THEIR NAME, ROLL NUMBER, CLASS, SCHOOL NAME IN THE SPACE PROVIDED IN THE QUESTION PAPER.
- The question paper is made as per syllabus guidelines & pattern given in the information Booklet. The Question Paper for Classes 1 to 6 contains 25 Questions each to be answered in 40 minutes. The Question paper for classes 7 to 12 contains 50 Questions each to be answered in 60 minutes. All questions are compulsory. Further instructions are given in the instruction letter to the teacher.
- Use the response sheet to mark your responses by darkening the required circle. The response sheet has to be returned to the foundation, duly filled in. The student can retain the Question Paper except for classes 1 and 2.

SECTION-A (MENTAL ABILITY)

- What sum of money will amount to ` 3,630 in two years at 10% p.a compound interest?
 - ` 2500
 - ` 3000
 - ` 4000
 - None of these
- Prateek bought a house for ` 50,000 including sales tax. If the rate of sales tax is 4%, find the list price of the house.
 - ` 48, 076.92
 - ` 45, 076.92
 - ` 48, 074.90
 - None of these
- A trader mixes 26 kg of rice at ` 20 per kg with 30 kg of rice of other variety at ` 36 per kg and sells the mixture at ` 30 per kg. His profit percent is:
 - 8%
 - 5%
 - 10%
 - None of these
- What is the percent profit earned by the shopkeeper

on selling the articles in his shop?

- Labeled price of the articles sold was 130% of the cost price.
 - Cost price of each article was ` 550.
 - A discount of 10% on labeled price was offered.
 - Only I
 - Only II
 - I and III
 - None of these
- What was the percentage of discount given?
 - Only I and III
 - Only II and III
 - Only I and II
 - None of these
 - A man mixes two types of rice (x and y) and sells the mixture at the rate of ` 17 per kg. Find his profit percentage.
 - The rate of x is ` 20 per kg.
 - The rate of y is ` 13 per kg.
 - Both I and II aren't sufficient to answer
 - Both I and II are necessary to answer

- (3) I alone sufficient while II alone isn't sufficient to answer.
 (4) None of these
7. Dilshad invested a certain sum of money in a simple interest bond whose value grew to ₹ 300 at the end of 3 years to ₹ 400 at the end of another 5 years. What was the rate of interest in which he invested his sum?
 (1) 6.33% (2) 8.33%
 (3) 6.67% (4) None of these
8. Saroj bought two articles, one for ₹ 1,150 and spend ₹ 150 for its repairs and the other for ₹ 1,000. He then sold each article for ₹ 1,100. Find his profit or loss%.
 (1) $\frac{100}{23}$ (2) $\frac{100}{32}$
 (3) $\frac{100}{30}$ (4) None of these
9. Sandeep needs a sum of ₹ 90,000 after 9 years. How much money should he invest every month in recurring deposit scheme to get approximately this amount after 9 years, the rate of interest being 10% per annum compounded quarterly?
 (1) 515 (2) 415
 (3) 354 (4) None of these
10. If Riya deposits, ₹ 230 per month for 3 years at 11% p.a. What is the maturity value?
 (1) 9830.5 (2) 9831.4
 (3) 8831.4 (4) None of these
11. If the price of diesel increases by 25% and Rahul intends to spend only 15% more on diesel, by what % should he reduce the quantity of diesel that he buys?
 (1) 12% (2) 8%
 (3) 6.66% (4) None of these
12. In an election contested by two parties, Party D secured 12% of the total votes more than Party R. If party R got 132,000 votes, by how many votes did it lose the election?
 (1) 24,000 (2) 36,000
 (3) 240,000 (4) None of these
13. The difference between the value of a number increased by 12.5% and the value of the original number decreased by 25% is 30. What is the original number?
 (1) 60 (2) 80
 (3) 40 (4) None of these
14. The average wages of a worker during a fortnight comprising 15 consecutive working days was ₹ 90 per day. During the first 7 days, his average wages ₹ 87/day and the average wages during the last 7 days was ₹ 92 per day. What was his wage on the 8th day?
 (1) ₹ 92 (2) ₹ 97
 (3) ₹ 90 (4) None of these
15. A certain sum amounts to ₹ 5292 in 2 years and ₹ 5556 in 3 years at C.I. Find the rate and the sum.
 (1) 4%, ₹ 5000 (2) 4%, ₹ 4800
 (3) 5%, ₹ 4800 (4) None of these

SECTION-B (FINANCIAL LITERACY)

16. Group of people such as workers who pool their money together for savings and to make loans is called a
 (1) Labour union (2) Credit union
 (3) State union (4) None of these
17. 'BEARS':
 (1) Investors with optimism on downside markets
 (2) Investors with optimism on upside markets
 (3) Investors with optimism both on downside as well as upside market
 (4) None of these
18. A physical or virtual document issued and distributed by the company to all its partners is called _____
 (1) Share (2) Share market
 (3) Cheque deposits (4) None of these
19. Which method is used by the World Bank to classify the countries?
 (1) National income
 (2) Per capital income
 (3) Human development
 (4) None of these
20. Who was the first administrator statesman to attempt planning as a means of economic development?
 (1) C. Rajagopalachari
 (2) M. Vishwesvarayya
 (3) Sir CP Ramaswami Aiyar
 (4) None of these
21. What does the term NSDL stands for?
 (1) National Securities Depository Limited
 (2) Natural Safety Development Limited
 (3) National Securities Development Limited
 (4) None of these

22. With which of the following lies the basic regulatory authority for mutual fund and stock markets?
 (1) SEBI (2) RBI
 (3) Government (4) None of these
23. With which aspect of commerce are 'Bulls and Bears' associated?
 (1) Foreign Trade
 (2) International Finance
 (3) Stock Exchange Market
 (4) None of these
24. State Financial Corporations give assistance mainly to develop
 (1) Small and medium scale industries
 (2) Agricultural farms
 (3) Large scale industries
 (4) None of these
25. Which amongst the following is a progressive tax?
 (1) Income tax (2) Sales tax
 (3) Excise duty (4) None of these
26. What is the job of the Federal Deposit Insurance Corporation?
 (1) Insuring U.S. Treasury deposits in the federal reserve banks.
 (2) Insuring commercial banks against the possibility of losing money
 (3) Insuring the deposits in commercial banks and saving banks
 (4) None of these
27. Because Federal Reserve Banks have unlimited power to create money so,
 (1) They are more likely to fail than other bank
 (2) They are the cause of the most inflation in the U.S.
 (3) They cannot fail
 (4) None of these
28. All of the following are powers of the Federal Reserve system except
 (1) The responsibility to clear cheques
 (2) The ability to buy and sell government securities
 (3) The obligation to make loans to the general public
 (4) None of these
29. In the world of banking, checks are
 (1) Written instructions from a depositor to the bank
 (2) Written instruction from one depositor to another
 (3) A form of commodity money
 (4) None of these
30. The first Bankers were probably:
 (1) Carpenters (2) Stock brokers
 (3) Goldsmiths (4) None of these
31. Reregulation in the 1970's, it is now recognised, also produced a disaster resulting in a financial bailout. This is an example of:
 (1) Moral hazard
 (2) The Laffer Curve
 (3) Classical Economics
 (4) None of these
32. Which isn't the effects of monetary and price inflation?
 (1) Owners of financial assets suffer
 (2) Makes workers worse off if their incomes don't rise as rapidly as prices
 (3) Pensioners living on a fixed income are worse off if their savings do not increase more rapidly than prices
 (4) None of these
33. Which of the following is likely to be associated with the highest level of risk?
 (1) Long term corporate bonds
 (2) Common stock of the smallest companies listed on NYSE
 (3) US Treasury bills
 (4) None of these
34. Why do long term government bonds have a risk premium?
 (1) The long time period to maturity
 (2) They are not government guaranteed
 (3) They are virtually identical to long-term corporate
 (4) None of these
35. Which of the following correctly completes this sentence?
 When calculating your return on investment you should ignore_____
- (1) Paper gains which you could have obtained by cashing out
 (2) Losses you avoided by not buying a stock that has since decreased in price
 (3) Fees you are charged in the process of purchasing the asset in question
 (4) None of these

36. An investment return on investment usually has two components, one of which is _____ which reflects the cash you receive directly while you own the investment.
- (1) The income component
 - (2) Your reward for bearing risk
 - (3) Your gross return on that investment
 - (4) None of these
37. A normal distribution is a bond. Symmetric, bell-shaped frequency distribution that is completely defined by its mean and standard deviation:
- (1) True
 - (2) False
 - (3) Can't say
 - (4) None of these
38. According to the historical record, risk premiums grow as the risk of an investment decreases
- (1) True
 - (2) False
 - (3) Can't say
 - (4) None of these
39. The first practical "coin" outside of China where weight purity of the new currency was accepted without question was stamped in _____ around 2200BC.
- (1) Cappadocia
 - (2) India
 - (3) U.S.
 - (4) None of these
40. Tax payment is our legal liability:
- (1) Not always
 - (2) Always
 - (3) Sometimes
 - (4) None of these
41. A chocolate costing 1\$ was purchased with ₹ 55, now we pay ₹ 75 for it this means
- (1) A fall in the value of \$
 - (2) A fall in the value of Indian rupee
 - (3) A rise in the price of chocolate
 - (4) None of these
42. If your pocket money is ₹ 700/- whereas your expenditure is ₹ 70/- per month then you have,
- (1) A balanced budget
 - (2) A surplus budget
 - (3) A deficit budget
 - (4) None of these
43. FII stands for:
- (1) Foreign Institutional Investment
 - (2) Foreign Insurance Investment
 - (3) Foreign Investment Index
 - (4) None of these
44. ELSS is abbreviated as,
- (1) Equal life security scheme
 - (2) Equity listed shares saving
 - (3) Equity linked saving schemes
 - (4) None of these
45. The financial intermediary supporting Indian Industry is known as:
- (1) ICICI
 - (2) NSE
 - (3) IDBI
 - (4) None of these
46. The bank account that doesn't pay any interest on its deposits is known as:
- (1) Fixed Deposit Account
 - (2) Recurring Deposit Account
 - (3) Current Account
 - (d) None of these
47. Indian Monetary System used which type of money?
- (1) The paper currency
 - (2) The plastic money
 - (3) Both (1) and (2)
 - (4) None of these
48. A cheque issued once can be stopped by
- (1) Stop payment order
 - (2) Withdrawn from the bank
 - (3) Has to be cleared in any case
 - (4) None of these
49. _____ are the examples of non-cash transactions.
- (1) Acquisition of fixed asset by issue of debenture or share
 - (2) Conversion of debentures into shares
 - (3) Both (1) and (2)
 - (4) None of these
50. According to the quantity theory of money demand,
- (1) An increase in the interest rates will demand for money to fall
 - (2) Interest rates have no effect on the demand for money
 - (3) A decrease in interest rates will cause the demand for money to increase
 - (4) None of these



END OF THE EXAM