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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)

- A draws a bill on B for ₹ 4,500 for mutual accommodation in the ratio 2:1. A got it discounted at 4230 and remitted 1/3rd of the proceeds to B. At the time of maturity, how much amount A should remit to B such that B can pay off the bill?
 - ₹ 2,880
 - ₹ 3,000
 - ₹ 2,920
 - None of these
- Amit Ltd. purchased a machine on 01.01.2006 for ₹ 10,000. Residual value after 5 years is ₹ 5,000. On 01.07.2006, expenses for repairs were incurred to the extent of ₹ 2,000. Depreciation is provided @10% p.a under written down value method. Depreciation for the 4th year is_____
 - ₹ 25,000
 - ₹ 9,477
 - ₹ 10,530
 - None of these

- Consider the following data pertaining to M/s. E Ltd. who constructed a cinema house:

Particulars	₹
Cost of second hand furniture	90,000
Cost of repainting furniture	10,000
Wages paid to employees for fixing the furniture	2,000
Fire Insurance premium	1,000

The amount debited to furniture account is:

- ₹ 1,02,000
 - ₹ 1,00,000
 - ₹ 90,000
 - None of these
- On August 01, 2006, K Travels Ltd. bought four Matador Vans costing ₹ 1,20,000 each. the company expected to fetch a scrap value of 25% of the cost price of the vehicles after ten years. The vehicles

- were depreciated under the fixed installment method up to March 31, 2009. The rate of depreciation charged up to March 31, 2009 was:
- (1) 7.5% (2) 8.5%
(3) 9% (4) None of these
5. X of Kolkata sends out goods costing ₹ 80,000 to Y of Mumbai so as to show 20% profit on invoice value. 3/5th of the goods received by consignee is sold at 5% above the invoice price. The amount of sales value will be:
- (1) ₹ 60,000 (2) ₹ 63,000
(3) ₹ 50,400 (4) None of these
6. Y of Delhi sends out certain goods at cost +25%. Invoice value of goods sent out ₹ 200,000. 4/5th of the goods were sold by consignee at ₹ 1,76,000. Commission 2% upto invoice value and 10% of any surplus above invoice value. The amount of commission will be:
- (1) ₹ 4,800 (2) ₹ 5,200
(3) ₹ 200 (4) None of these
7. R of London sends out goods consisting of ₹ 3,00,000 to S of America. Commission agreement-2% on sales +3% on sales as del credere commission. The entire goods are sold by consignee for ₹ 4 lacs. However, consignee is able to recover ₹ 3,95,000 from the debtors. The amount of profit to be transferred to P/L as net commission by consignee will be:
- (1) ₹ 16,000 (2) ₹ 15,000
(3) ₹ 20,000 (4) None of these
8. A and B enter into a joint venture to underwrite shares of K Ltd. It makes an equity issue of 2,00,000 equity shares. 80% of the shares underwritten by the venturer. 1,60,000 shares are subscribed by the public. How many shares are to be described by the venturer?
- (1) 36,000 shares (2) 40,000 shares
(3) 32,000 shares (4) None of these
9. What is equilibrium price?
- (1) Price at which market demand and market supply are equal
(2) Price at which market demand and market supply are unequal
(3) Price at which market demand falls
(4) None of these
10. Is Transfer Income included in national income?
- (1) Yes (2) No
(3) Can't say (4) None of these
11. What is cartel?
- (1) A group of firms which jointly sets output and price so as to exercise monopoly control
(2) It is the price at which firms make zero normal profit
(3) It is the profit earned over and above normal profit
(4) None of these
12. A company currently has a debt to equity ratio of 1.25. Common shareholder's equity is ₹ 4,000,000 consisting of 1.5 million shares outstanding with a current price of ₹ 28/share. Part of the company's debt currently outstanding is ₹ 1,000,000 of convertible bonds. Each ₹ 1,000 par value bond can be converted into 50 common shares at any time during the next three years. The coupon rate on the bonds is 6 percent with interest paid annually. If all convertible bonds are converted, the company's debt capital ratio is closest to:
- (1) 42.5% (2) 44.4%
(3) 80.0% (4) None of these
13. A company has just issued ₹ 5 million of mandatory redeemable preferred shares with a par value of ₹ 100 per share and a 7 per cent dividend. The issue matures in 5 years. Which of the following statements is least likely to be correct?
- The company's:
- (1) Debt/Total capital ratio will improve
(2) Interest coverage ratio will deteriorate
(3) Preferred shareholders will rank below debt holders should the company file for bankruptcy
(4) None of these
14. A sum of ₹ 5000 is invested at an interest rate of 9% per year. Find the time required for the money to double if the interest is compounded semi-annually
- (1) 7.9 years (2) 8.9 years
(3) 6.9 years (4) None of these
15. What is the effective rate of interest for an investment that earns $5\frac{1}{2}$ per year, compounded continuously?
- (1) 7.65% (2) 5.65%
(3) 6.65% (4) None of these

SECTION-B (FINANCIAL LITERACY)

16. _____ is an initiative of Pension Fund Regulatory and Development Authority (PFRDA), the apex body established by Govt. of India to regulate and develop the pension sector in India.
- (1) National Pension System
 - (2) National Pension Scheme
 - (3) National Pension Committee
 - (4) None of these
17. PPF stands for:
- (1) Public Proberity Fund
 - (2) Public Provident Fund
 - (3) Private Partnership Fund
 - (4) None of these
18. How long is the lock-in period for a PPF?
- (1) 12 years
 - (2) 15 years
 - (3) 14 years
 - (4) None of these
19. Which of the following terms isn't used in banking/finance related matters?
- (1) Exchange Rate
 - (2) Base Rate
 - (3) Letter of credit
 - (4) None of these
20. Which of the following provides proper definition of Mutual Funds?
- (1) It is an association of members in public
 - (2) It includes those members who want to invest in financial instrument
 - (3) Both (1) and (2)
 - (4) None of these
21. What is meant by Oriented Banking?
- (1) Infrastructure financing
 - (2) Extending loans to states, which are underdeveloped
 - (3) Taking up the task of development of the economy by providing support to under privileged sections of the society
 - (4) None of these
22. Interest on Government securities on fixed basis is known as :
- (1) Bank Rate
 - (2) Coupon
 - (3) Benchmark
 - (4) None of these
23. A bank gives advertisement that SWAP facility is available in savings account. It means_____
- (1) The higher amounts in the account move to higher interest accounts
 - (2) The higher amount deposits are not allowed in the account
 - (3) The higher amounts in the account get lower interest
 - (4) None of these
24. Consider the following statements:
- (a) A person saves money from his regular income
 - (b) He wants to save the money in an account which permits withdrawals any time with rational rate of interest
 - (c) He also wants to issue cheques in favour of others
 - (d) He wants to use ATM Card also
- The most suitable account for him is?
- (1) Recurring Account
 - (2) Fixed Deposit
 - (3) Savings Account
 - (4) None of these
25. World Bank has approved a concessional loan of ` 100 million for the National Housing Bank on 17th May 2013. Locate the wrong option
- (1) The loan was granted for the implementation of a low-income housing programme
 - (2) The programme will support NHB in refinancing mortgage loans
 - (3) The loan has been granted under the concessional International Development Association window on a long-term basis for 35 years
 - (4) None of these
26. What is the formulae to calculate RD?
given, where M = maturity value
R = monthly installment
n = number of quarters
i = rate of interest /400
- (1) $M = \frac{R[(1+i)n-1]}{1-(1+i)-\frac{1}{3}}$ (2) $M = \frac{R[(1-i)n-1]}{1+(1-i)+\frac{1}{3}}$
- (3) $M = \frac{R[(2+i)n-1]}{2-(2+i)-\frac{1}{3}}$ (4) None of these

27. Which group of ratios measure a firm's ability to meet short-term obligations?
 (1) Liquidity ratios (2) Coverage ratios
 (3) Profitability ratios (4) None of these
28. Which group of ratios relate the financial charge of a firm to its ability to survive them?
 (1) Activity ratios (2) Coverage ratios
 (3) Debt ratios (4) None of these
29. In conducting an index analysis every balance sheet item is divided by _____ and every income statement is divided by _____.
 (1) Its corresponding base year income statement item, its corresponding base year balance sheet item
 (2) Its corresponding base year balance sheet item, its corresponding base year income statement item
 (3) Total assets, net sales or revenues
 (4) None of these
30. Which of the following statements is the most accurate?
 (1) Coverage ratios also shed light on the "liquidity" of these current ratios
 (2) Receivable and inventory based activity ratios shed light on the "liquidity" of these current assets
 (3) Liquidity ratios also shed light on the firm's use of financial leverage
 (4) None of these
31. L1 is used for-
 (1) Liquidity aggregates
 (2) Liability rate
 (3) Lower rate
 (4) None of these
32. Mutual fund is controlled and regulated by:
 (1) RBI (2) IRDA
 (3) SEBI (4) None of these
33. Which is a reference rate of NSE?
 (1) MID DAX (2) MIBID
 (3) SARFAESI (4) None of these
34. RBI introduced a Banking Ombudsman scheme in the country on-
 (1) June 14, 1995 (2) June 1, 1995
 (3) June 14, 1994 (4) None of these
35. What is escheat?
 (1) All the claims of the government on the property of a person who died while leaving a will or having legal heirs
 (2) All the claims of the government on the property of a person who died without having any legal heirs.
 (3) Market form is which a market is dominated by a small number of sellers
 (4) None of these
36. NSE-50 is renamed as-
 (1) SIMEX (2) Top 100
 (3) S\$PCNX Nifty (4) None of these
37. The Banking Ombudsman:
 (1) Fixes the rates of interest for loans
 (2) Is in charge of bank loans
 (3) Resolves complaints of customers
 (4) None of these
38. To enable the mobile trading, which among the following stock exchanges has developed its own computer application called "NOW"?
 (1) Bombay Stock Exchange
 (2) National Stock Exchange
 (3) Delhi Stock Exchange
 (4) None of these
39. The new President of FICCI (Federation of Indian Chambers of Commerce and Industry) is :
 (1) Naina Lal Kidwai (2) Sidharth Birla
 (3) Jyotsna Suri (4) None of these
40. Which is the largest, oldest and the apex business organisation in India?
 (1) BCCI (2) FICCI
 (3) BSE (4) None of these
41. Who was the founder of FICCI?
 (1) GD Birla
 (2) Purushottam Das Thakurdas
 (3) Both (1) and (2)
 (4) None of these

42. _____ is a cause for leftward shift in demand curve
- (1) Decrease in income of the consumer
 - (2) Rise in the price of substituted good
 - (3) Fall in the price of complementary
 - (4) None of these
43. Algorithmic Trading is called as _____
- (1) Automated trading
 - (2) Black-box trading
 - (3) Both (1) and (2)
 - (4) All of these
44. A special class of algorithmic trading is _____
- (1) High-frequency trading (HFT)
 - (2) Low-frequency trading (LFT)
 - (3) Medium-frequency trading (MFT)
 - (4) None of these
45. Which of the following statements regarding the production order quantity model is true?
- (1) It minimises the total production costs
 - (2) It relaxes the assumption that all the order quantity is received at one time
 - (3) It applies only to items produced in the firm's own production departments
 - (4) None of these

SECTION-C (ACCOUNTANCY)

46. _____ and _____ are the tools of financial analysis?
- (1) Short-term provisions and ratio analysis
 - (2) Tangible assets and comparative statements
 - (3) Comparative financial statements and ratio analysis
 - (4) None of these
47. In a sales ledger control account, the bad debts written off should be shown in the account:
- (1) As a credit
 - (2) As a balance carried down
 - (3) As a debit
 - (4) None of these
48. The best method of departmental accounts is:

- (1) To allocate expenses in proportion to purchases
 - (2) To charge against each costs
 - (3) To change against each department its controllable costs
 - (4) None of these
49. When there is no partnership agreement then profits and losses:
- (1) Must be shared in some proportion as capitals
 - (2) Must be shared equally after adjusting for interest on capital
 - (3) Must be shared equally
 - (4) None of these
50. Assets can be revalued in a partnership change because:
- (1) It helps to prevent injustice to some partners
 - (2) The depreciation charged on them needs to be reversed
 - (3) Inflation affects all values
 - (4) None of these

SECTION-C (BUSINESS STUDIES)

46. The birth of the study of human relations can be attributed to
- (1) Elton Mayo
 - (2) Abraham Maslow
 - (3) Frederick Taylor
 - (4) None of these
47. Who conducted the How thorne studies?
- (1) Elton Mayo
 - (2) Frederick
 - (3) Douglas McGregor
 - (4) None of these
48. Money is the sole motivator for workers according to which of the following?
- (1) Theory X
 - (2) Theory Y
 - (3) Classical theory of motivation
 - (4) None of these
49. Span of management means:
- (1) No. of managers
 - (2) Length of term for which a manger is appointed
 - (3) No. of subordinates under a superior
 - (4) None of these

50. Centralisation refers to:
- (1) Retention of decision-making authority
 - (2) Dispersal of decision-making authority
 - (3) Creating divisions as profit centers
 - (4) None of these

SECTION-C (ENTREPRENEURSHIP)

46. The major elements that determine the cost are :
- (1) Cost of Labour and Materials
 - (2) Cost of Overheads
 - (3) Both (1) and (2)
 - (4) None of these
47. Leasing is _____
- (1) Where one party maintains legal title over the assets but negotiates an agreement with another to use the asset over a set of period of time and for a specific amount of consideration
 - (2) Sale of accounts receivables to a bank or finance company

- (3) Production of accounts receivable to a bank
 - (4) None of these
48. Method of setting an extremely high initial price that skims the cream of the demand is called
- (1) Penetrating pricing method
 - (2) Market rate method
 - (3) Skimming price method
 - (4) None of these
49. What are the elements of Marketing Mix?
- (1) Distribution Mix
 - (2) Price Mix
 - (3) Both (1) and (2)
 - (4) None of these
50. ABC analysis divides on hand into three classes generally depends upon:
- (1) Annual dollar volume
 - (2) Annual demand
 - (3) The no. of units on hand
 - (4) None of these



END OF THE EXAM