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B I F O

9
Class

A1
Paper
Code

LEVEL - 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

1. 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.
2. 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.
3. 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)

1. If the second day of a month is a Friday, which of the following would be the last day of the next month which has 31 days?
 - (1) Sunday
 - (2) Monday
 - (3) Data inadequate
 - (4) None of these
2. N ranks fifth in a class. S is eighth from the last. If T is sixth after N and just in the middle of N and S, then how many students are there in the class?
 - (1) 23
 - (2) 24
 - (3) 26
 - (4) None of these
3. Ajay bought 15 kg of dal at the rate of ₹ 14.50 per kg and 10 kg at the rate of ₹ 13 per kg. He mixed the two and sold the mixture at the rate of ₹ 15 per kg. What was his total gain in this transaction?
 - (1) ₹ 27.50
 - (2) ₹ 16.50
 - (3) ₹ 1.50
 - (4) None of these
4. There would be 10% loss, if a toy is sold at ₹ 10.80 per piece. What price, should it be sold to earn a profit of 20%?
 - (1) ₹ 13.40
 - (2) ₹ 14.40
 - (3) ₹ 12.40
 - (4) None of these
5. The rate at which a sum becomes four times of itself in 15 years at S.I will be:
 - (1) 25%
 - (2) 20%
 - (3) 17%
 - (4) None of these
6. If a sum of money doubles itself in 8 years at simple interest, the rate percent per annum is:
 - (1) 11.5
 - (2) 12.5
 - (3) 12
 - (4) None of these
7. Ashok took a loan of ₹ 15000 for 3 years at simple interest. If the total interest paid is ₹ 2700, what is the rate of interest per annum?
 - (1) 5.4%
 - (2) 9%
 - (3) 6%
 - (4) None of these

8. Satish took a loan at 10% p.a. S.I. After 4 years, he returned the principal along with the interest. If he returns ₹ 3500 in all, what is the principal amount?
 (1) ₹ 3500 (2) ₹ 2500
 (3) ₹ 3150 (4) None of these
9. A person borrowed ₹ 500 at the rate of 5% per annum S.I. What amount will he pay to clear the debt after 4 year?
 (1) ₹ 600 (2) ₹ 700
 (3) ₹ 650 (4) None of these
10. A, B and C are employed to do a piece of work for ₹ 529. A and C are supposed to finish $\frac{19}{23}$ of the work together. How much shall be paid to B?
 (1) ₹ 82 (2) ₹ 102
 (3) ₹ 92 (4) None of these
11. A does half as much as B and C does half as much as A & B together. If C alone can finish the work in 40 days, Then together all will finish the work in:
 (1) 13 and $\frac{1}{3}$ days (2) 15 days
 (3) 20 days (4) None of these
12. Rakesh took a loan for 6 years at the rate of 5% p.a S.I. If the total interest paid was ₹ 1230, the principal was-
 (1) ₹ 4100 (2) ₹ 5100
 (3) ₹ 4920 (4) None of these
13. Prakash took a certain amount as a loan from a bank at the rate of 8% p.a S.I and gave the same amount to Ashish as a loan at the rate of 12% p.a. If at the end of 12 years, he made a profit of ₹ 320 in the deal, what was the original amount?
 (1) ₹ 566.67 (2) ₹ 666.67
 (3) ₹ 766.76 (4) None of these
14. When asked in an exam how much time is left, the teacher answered that the amount of time left is $\frac{1}{5}$ of the time already completed. How much time is exactly left, when the exam duration is of 1 hour?
 (1) 5 minutes (2) 15 minutes
 (3) 10 minutes (4) None of these
15. A man invests in a 16% stock at 128. The interest obtained by him is:
 (1) 16% (2) 12.5%
 (3) 12% (4) None of these

SECTION-B (FINANCIAL LITERACY)

16. The preamble of the Securities and Exchange Board of India describes the basic function of SEBI as:
 (1) To protect the interests of investors in securities and to promote their development
 (2) To regulate the securities market and for matters connected there with or incidental there to
 (3) Both (1) and (2)
 (4) None of these
17. Where are the headquarter's of SEBI ?
 (1) Bandra Kurla Complex, Mumbai
 (2) Chembur, Mumbai
 (3) Marine Drive, Mumbai
 (4) None of these
18. Which body was constituted as the regulator of capital markets in India under a resolution of Government of India in April, 1998?
 (1) RBI (2) BSE
 (3) SEBI (4) None of these
19. ETF stands for :
 (1) Export Traded Fund
 (2) Import Traded Fund
 (3) Exchange Traded Fund
 (4) None of these
20. Which stock market was initially known as 'The Native Share & Stock Brokers Association'?
 (1) BSE (2) RBI
 (3) SEBI (4) None of these
21. _____ exchange was the first in India to launch Equity Derivatives, USD adaptation and Online Stock trading policies.
 (1) SEBI (2) BSE
 (3) RBI (4) None of these
22. BSE was the first to acquire the _____ consent for regulation, clearance & settlement.
 (1) ISO (2) FSO
 (3) BSO (4) None of these
23. When was the Life Insurance Companies Act passed?
 (1) In 1912 (2) In 1921
 (3) In 1916 (4) None of these

- 24.** During recessions which type of spending falls?
 (1) Consumption and investment
 (2) Investment but not consumption
 (3) Neither consumption nor investment
 (4) None of these
- 25.** During recession, unemployment typically rises:
 (1) Little, as the recession ends unemployment declines gradually
 (2) Little, as the recession ends unemployment declines rapidly
 (3) Substantially, as the recession ends, unemployment declines gradually.
 (4) None of these
- 26.** The model of short-run economic fluctuation focuses on the price level and
 (1) Real GDP
 (2) Economic growth
 (3) The neutrality of money
 (4) None of these
- 27.** The real interest rate is the
 (1) Interest rate as usually reported by banks
 (2) Interest rate corrected for inflation
 (3) Difference between the interest rate charged by banks on the loans they make and the interest rate paid by banks at their depositors.
 (4) None of these
- 28.** The nominal interest is the
 (1) Real cost of borrowing to the borrower
 (2) Interest rate as usually reported by banks
 (3) Real rate of return to the lender
 (4) None of these
- 29.** Which of the following does the Federal Reserve not do?
 (1) Conduct monetary policy
 (2) Convert Federal Reserve notes into gold
 (3) Serve as a bank regulator
 (4) None of these
- 30.** _____ are the aspects of globalization.
 (1) Trade and capital
 (2) Transactions
 (3) Both (1) and (2)
 (4) None of these
- 31.** Commodity money is :
 (1) Money with intrinsic value
 (2) Receipts created in international trade that are used as a medium of exchange
 (3) The principal type of money in use today
 (4) None of these
- 32.** Paper money
 (1) Has a high intrinsic value
 (2) Is valuable because it is generally accepted in trade
 (3) Is valuable only because of the legal tender requirement
 (4) None of these
- 33.** Which is the most abundant factor of production in India?
 (1) Labour (2) Capital
 (3) Tools (4) None of these
- 34.** What are the four factors that are needed for producing goods and services?
 (1) Land, labour and Capital
 (2) Knowledge & enterprise
 (3) Both (1) and (2)
 (4) None of these
- 35.** Gold coins were used for _____
 (1) Large purchases
 (2) Backing of state activities
 (3) Midsized transactions
 (4) None of these
- 36.** Which coins were used as a unit of account for taxes dues, contracts and fealty?
 (1) Gold coins (2) Silver coins
 (3) Copper coins (4) None of these
- 37.** Which coins led to the introduction of Paper Money?
 (1) Gold coins (2) Silver coins
 (3) Copper coins (4) None of these
- 38.** _____ are claims against financial institutions that can be used for the purchase of goods and services.
 (1) Commercial bank money
 (2) Demand deposits
 (3) Both (1) and (2)
 (4) None of these

- 39.** What is Fractional Reserve Banking?
- (1) The banking practice where banks keep only a fraction of their deposits in reserve
 - (2) The banking practice where banks keep the whole of their deposits in reserve
 - (3) The banking practice where banks keep half of their deposits in reserve
 - (4) None of these
- 40.** When was the Federal Reserve system established?
- (1) December 21, 1913
 - (2) December 23, 1913
 - (3) September 3, 1913
 - (4) None of these
- 41.** Which is the central banking system of the United States?
- (1) FED (2) LED
 - (3) TED (4) None of these
- 42.** What is the currency of Austria?
- (1) Austrian dollar (2) Euro
 - (3) Peso (4) None of these
- 43.** Which is a type of e-money scheme?
- (1) Card-based e-money schemes
 - (2) Network-based e-money scheme
 - (3) Both (1) and (2)
 - (4) None of these
- 44.** EMV stands for _____
- (1) Europay, Mastercard and Visa
 - (2) Electrically Modified Visa
 - (3) European, Mastercard and Visa
 - (4) None of these
- 45.** _____ is a global standard for inter-operation of integrated circuit cards and IC cards capable of point of sale terminals and ATM's
- (1) EMC (2) EMV
 - (3) EVM (4) None of these
- 46.** Master card has the _____ for secure e-commerce.
- (1) Password Authentication Program
 - (2) Chip Authentication Program
 - (3) Chip Password software
 - (4) None of these
- 47.** GDP (Gross Domestic Product) is the _____ of all officially recognised final goods and services produced within a country in a given period of time
- (1) Market value (2) Nominal value
 - (3) Price value (4) None of these
- 48.** _____ cards allow you the flexibility and convenience of using a credit card rather than cash or traveller's cheque when travelling abroad for either business or personal reasons
- (1) Global Cards (2) Smart Cards
 - (3) Debit Cards (4) None of these
- 49.** What are the disadvantages of credit card?
- (1) Discounts and rebates can rarely be obtained
 - (2) Non-development of clientele base
 - (3) Unsystematic accounting since sales receipts are route through banking channels
 - (4) None of these
- 50.** This is an important part of economics that helps insure people's needs and wants are met:
- (1) Scarcity (2) Advertising
 - (3) Distribution (4) None of these



END OF THE EXAM