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ICO INTERNATIONAL CYBER OLYMPIAD	NICO NATIONAL INTERACTIVE SCIENCE OLYMPIAD	NIMO NATIONAL INTERACTIVE MATH OLYMPIAD	NBTO NATIONAL BIOTECHNOLOGY OLYMPIAD	IEO INTERNATIONAL ENGLISH OLYMPIAD	IGO INTERNATIONAL G.K. OLYMPIAD	BIFO BSE INTERNATIONAL FINANCE OLYMPIAD	NIPO NATIONAL IIT-PMT OLYMPIAD
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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 Art, Cricket, Cyber, NIPO 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.

* # See prospectus/website for details

1. You are allowed additional 10 minutes to fill the required details in the **RESPONSE SHEET (OMR)**.
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.**

BSE
INTERNATIONAL
FINANCE
OLYMPIAD

BIFO

12
Class

A1
Paper
Code

LEVEL - 1

SECTION A : (MENTAL ABILITY)

1. If 12 boys can earn ₹ 240 in 5 days, how many boys can earn ₹ 420 in 21 days?
 - (1) 15 boys
 - (2) 5 boys
 - (3) 17 boys
 - (4) None of these
2. Ramesh started going for regular morning walks for controlling his blood sugar level. He did so for a month and also started taking Yoga lessons, without going for any pathological examination. He underwent pathological test after two months and found that the blood sugar level has come down. Presuming that he had no changed his food habits during these two months, which statement among the alternatives given below follows most logically?

- (1) Blood sugar level comes down after doing regular morning walk.
 - (2) Blood sugar level comes down after doing Yoga.
 - (3) Regular morning walk, Yoga or both may bring down sugar level despite not changing food habits.
 - (4) None of these
3. Two candles are of different lengths and thicknesses. The short and the long ones can burn respectively for 3.5 hour and 5 hours. After burning for 2 hour, the lengths of the candles become equal in length. What fraction of the long candle's height was the short candle initially?
 - (1) 2/7
 - (2) 5/7
 - (3) 3/5
 - (4) None of these

4. Question given below has a problem and two statements I & II. Decide if the information given in the statement is sufficient for answering the problem: K, R, S and T are four players in Indian Cricket team. Who is the oldest among them?

I: The total age of K & T together is more than that of S

II: The total age of R & K together is less than that of S.

- (1) Data in statement I alone is sufficient
 (2) Data in statement II alone is sufficient
 (3) Data in both statement together is not sufficient
 (4) None of these
5. Two players X and O play a game of “noughts and crosses” on a 3×3 grid. The purpose of the game is for a player to get 3 symbols belonging to the player in a straight line (vertically, horizontally or diagonally). Each player marks one symbol on his or her turn. After two moves (1 turn each), the grid looks as follows with X to play next. Where should X put his symbol next so that he will always win this game finally regardless of how well O plays?

		O
X		

- (1) Bottom row right corner
 (2) Bottom row middle cell
 (3) Middle row left most cell
 (4) None of these
6. **Directions:** Out of nine cells of a square one cell is left blank, and in the rest of the cells numbers are written which follow some rule. Get the rule and find out the proper option for the blank cell (?).

36	43	49
55	?	9
17	30	169

- (1) 49
 (2) 58
 (3) 76
 (4) None of these

7. A shopkeeper mixes two varieties of tea, one costing ₹ 35 per kg and another at ₹ 45 per kg in the ratio 3:2. If he sells the mixed variety at ₹ 41.60 per kg, his gain or loss percentage is

- (1) Hero (2) Heroine
 (3) Villain (4) None of these

8. If CAFÉ is coded as 3165 and HIDE is coded as 8945, how will you encode HEAD?

- (1) 8514 (2) 5816
 (3) 9156 (4) None of these

9. A lent ₹ 600 to B for 2 years and ₹ 150 to C for 4 years and received altogether from both ₹ 90 as simple interest. The rate of interest is :

- (1) 4% (2) 5%
 (3) 10% (4) None of these

10. A man lends ₹ 10000 in four parts. If he gets 8% on ₹ 2000; $7\frac{1}{2}\%$ on ₹ 4000 and $8\frac{1}{2}\%$ on ₹ 1400; what percent must he get for the remainder, if the average interest is 8.13%?

- (1) 7% (2) 9%
 (3) $9\frac{1}{2}\%$ (4) None of these

11. A sum of money becomes ₹ 6690 after three years and ₹ 10,035 after six years on compound interest. The sum is

- (1) ₹ 4400
 (2) ₹ 4445
 (3) ₹ 4460
 (4) None of these

12. Which is the better investment, $5\frac{1}{2}\%$ stock at 102 or $4\frac{3}{4}\%$ stock at 96?

- (1) Stock at 102
 (2) Stock at 96
 (3) Both are equal
 (4) None of these

13. Find the cost of 96 shares of ₹ 10 each at $\frac{3}{4}$ discount, brokerage being $\frac{1}{4}$ per share.

- (1) ₹ 900
 (2) ₹ 921
 (3) ₹ 912
 (4) None of these

14. The true discount on a certain sum of money due three years hence is ₹ 100 and the simple interest on the same sum for the same time and at the same rate is ₹ 120. Find the rate percent.

- (1) $2\frac{5}{3}\%$ (2) $6\frac{2}{3}\%$
(3) $\frac{2}{3}\%$ (4) None of these

15. The banker's discount on ₹ 1800 at 5% is equal to the true discount on ₹ 1830 for the same time and at the same rate. Find the time.

- (1) 4 Months (2) 4 years
(3) 5 Months (4) None of these

SECTION B : FINANCIAL LITERACY

16. As we all know DIPP is the nodal agency in the field of foreign investments in India. What is the full form of DIPP?

- (1) Department of Industrial Policy and Promotion
(2) Department of Industrial Public and Policy
(3) Department of Industrial Property and Promotion
(4) None of these

17. Banks in our country normally publicise that additional interest rate is allowed on retail domestic term deposits of which citizens?

- (1) Children (2) Senior citizens
(3) Both 1 and 2 (4) None of these

18. If PAN details are not provided, the TDS is deducted at which rate?

- (1) 20% (2) 25%
(3) 40% (4) None of these

19. Many times we read a term, CBS used in banking operation. What is the full form of the letter 'C' in the term 'CBS'?

- (1) Capital (2) Core
(3) Credit (4) None of these

20. Ritu must choose between two job offers. She wants to select the job with a salary that will afford her the higher standard of living for the next few years. Job A offers a 3% raise every year, while Job B will not provide a raise for the next few years. If Ritu chooses Job A, she will live in city A. If Ritu chooses Job B, she will live in the city B. Ritu finds that the price of goods and services today are about the same in both areas. Prices are

expected to rise, however, by 4% in city A every year, and stay the same in city B. Based on her concerns about standard of living, what should Ritu do?

- (1) Take job A
(2) Take job B
(3) Take either one : she will be able to afford the same future standard of living in both places
(4) None of these

21. Retirement income paid by a company is called:

- (1) Pension (2) Rents and profits
(3) Social Security (4) None of these

22. Many people put aside money to take care of unexpected expenses. If Jatin and Esha have money put aside for emergencies, in which of the following forms would it be of LEAST benefit to them if they needed it right away?

- (1) Invested in a down payment on the house
(2) Stocks
(3) Savings account.
(4) None of these

23. Which of the following best describes the primary sources of income for most people age 20-35?

- (1) Dividends and interest
(2) Salaries, wages, tips.
(3) Rents
(4) None of these

24. Which of the following instruments is NOT typically associated with spending?

- (1) Debit card
(2) Certificate of deposit
(3) Cash
(4) None of these

25. If you had a savings account at a bank, which of the following would be correct concerning the interest that you would earn on this account?

- (1) Earnings from savings account interest may not be taxed
(2) Income tax may be charged on the interest if your income is high enough.
(3) Sales tax may be charged on the interest that you earn.
(4) None of these

26. Which of the following is part of capital account of a country?
- (1) Export and import of goods.
 - (2) Export and import of services
 - (3) NRI deposits.
 - (4) None of these
27. What is Greenfield investment?
- (1) A form of foreign direct investment where a parent company starts a new venture in a foreign country by constructing new operational facilities.
 - (2) A form of foreign direct investment where a company purchases or leases existing production facilities to launch a new production activity
 - (3) Investment by non resident Indians.
 - (4) None of these
28. Which of the following is not a feature of Pradhan Mantri Jan Dhan Yojana?
- (1) Providing universal access to banking facilities
 - (2) Financial Literacy Programme.
 - (3) Issuance of credit cards.
 - (4) None of these
29. Consider the following statements.
- (a) Bharat Bill payment System is a proposed centralized bill payments infrastructure which will enable customers to pay a variety of bills anytime anywhere.
 - (b) It has been proposed by RBI.
 - (c) The National Payments Corporation of India (NPCI) has been designated as the authorized Bharat Bill Payment Central Unit.
- Which of the above statements are correct?
- (1) a and b
 - (2) b and c
 - (3) a, b and c
 - (4) none of these
30. What is the full form of NITI Aayog?
- (1) National Institution for Transforming India.
 - (2) National Institute to Transform India.
 - (3) National Institute for Transforming India.
 - (4) None of these
31. Swabhiman is a:
- (1) Financial inclusion initiative.
 - (2) Pension initiative for BPL families
 - (3) Insurance policy for women
 - (4) None of these
32. One of the major difficulties improving the industrial efficiency in enterprises is-
- (1) Low investment
 - (2) Low productivity
 - (3) Ineffective marketing
 - (4) None of these
33. Exim bank of India provides financial assistance to exporters and importers in India:
- (1) in foreign currency only
 - (2) both in Indian currency and foreign currencies
 - (3) as zero-interest loans
 - (4) none of these
34. ₹ 10,000 spent on the replacement of worn out parts of an electronic machinery is treated as-
- (1) capital expenditure
 - (2) Revenue expenditure
 - (3) Deferred revenue expenditure
 - (4) None of these
35. The sales tax you pay while purchasing a toothpaste is a
- (1) tax imposed by the Central Government.
 - (2) tax imposed by the Central Government but collected by the State Government
 - (3) tax imposed and collected by the State Government
 - (4) None of these
36. With reference to Balance of Payments, which of the following constitutes/constitute the Current Account?
- (a) Balance of trade
 - (b) Foreign assets
 - (c) Balance of invisibles
 - (d) Special Drawing Right
- Select the correct answer using the code given below
- (1) a only
 - (2) b and c
 - (3) a and c
 - (4) none of these
36. Which instrument cannot be transferred from one person to another by endorsement?
- (1) Cheques
 - (2) Kisan Credit Cards
 - (3) Fixed Deposit Receipt
 - (4) None of these

37. The terms 'Marginal Standing Facility Rate' and 'Net Demand and Time Liabilities', sometimes appearing in news, are used in relation to
- banking operations
 - communication networking
 - military strategies
 - None of these
38. In the context of Indian economy; which of the following is/are the purpose/purposes of 'Statutory Reserve Requirements'?
- To enable the Central Bank to control the amount of advances the banks can create
 - To make the people's deposits with banks safe and liquid
 - To prevent the commercial banks from making excessive profits
- Select the correct answer using the code given below.
- a only
 - a and b only
 - b and c only
 - None of these
39. If the interest rate is decreased in an economy, it will
- decrease the consumption expenditure in the economy
 - increase the tax collection of the Government
 - increase the investment expenditure in the economy
 - None of these
40. Bad loans in banking terminology are generally known as-
- BPOs
 - Prime Asset
 - NPAs
 - None of these
41. Companies with a higher growth pattern are likely to:
- pay higher dividends
 - dividends are not affected by growth considerations
 - pay lower dividends
 - none of these
42. Financial leverage is called favourable if:
- If the degree of existing financial leverage is low
 - ROI is higher than the cost of debt
 - Return on Investment is lower than the cost of debt
 - None of these
43. Higher dividend per share is associated with:
- high earnings, high cash flows, stable earnings and lower growth opportunities
 - high earnings, high cash flows, stable earnings and high growth opportunities
 - high earnings, high cash flows, unstable earnings and higher growth opportunities
 - None of these
44. Portion of profit after tax, which is distributed to shareholders is a _____.
- Dividend Decision
 - Investment Decision
 - Financing Decision
 - None of these
45. _____ means estimating the funds requirement of a business and determining the sources of funds for current and fixed assets and future expansion prospects
- Capital Structure
 - Financial Planning
 - Dividend Decisions
 - None of these

SECTION C : (ACCOUNTANCY)

46. Business is looked upon as a continuing entity. This assumption is
- Going concern assumption
 - Periodicity assumption
 - Money measurement assumption
 - None of these
47. An amount of ₹ 5,000 is debited twice in the Pass Book. When overdraft balance as per the Cash Book is the starting point:
- ₹ 5,000 will be added
 - ₹ 5,000 will be deducted
 - ₹ 10,000 will be deducted
 - None of these
48. A and B are partners in a firm. A is to get a commission of 10% on net profit before charging any commission. B is to get commission of 10% on net profit after charging all commission. Net profit before charging any commission was ₹ 2,20,000. Find out the commission of A and B.
- ₹ 22,000 and ₹ 18,000
 - ₹ 22,000 and ₹ 16,000
 - ₹ 20,000 and ₹ 18,000
 - None of these

49. The Securities Premium amount may be utilized by a company for _____.

- (1) Writing off any loss on sale of fixed asset
- (2) Writing off any loss of revenue nature
- (3) Writing off the expenses/discount on the issue of debentures
- (4) None of these

50. Fixed deposits are posted under the head____ in the companies balance sheet

- (1) Secured loan
- (2) Unsecured loan
- (3) Current liability
- (4) None of these

SECTION C : (BUSINESS STUDIES)

46. _____ are set up in each district by the State Government concerned.

- (1) District Forums
- (2) National Commission
- (3) State Commission
- (4) None of these

47. Which act provides safeguards and reliefs to the buyers of the goods in case the goods purchased do not match with express or implied conditions or warranties?

- (1) Consumer protection Act, 1986
- (2) The Indian Contract Act 1872
- (3) Sale of goods Act, 1930
- (4) None of these

48. Consumers can ask anything regarding date of manufacture, price, quantity etc., is an example of _____.

- (1) Right to be informed
- (2) Right to choose
- (3) Right to safety
- (4) None of these

49. Which of the following is not a function of marketing?

- (1) Gathering and analysing market information
- (2) Product designing and development
- (3) Bending the customers according to product
- (4) None of these

50. Krishna Ltd is manufacturing toys and have production, marketing, finance and personnel departments in the organization. The type of organization structure that Krishna Ltd. Should be following is

- (1) Divisional structure
- (2) Formal organization
- (3) Functional structure
- (4) None of these

SECTION C : (ENTREPRENEURSHIP)

46. Which of the following statements does not clearly distinguish between entrepreneurship and management?

- (1) Entrepreneurship is once for all activity; management is a continuous activity
- (2) Entrepreneurs found the business; managers operate it
- (3) Entrepreneurs earn profits; managers earn salaries
- (4) None of these

47. Which of the following attitudes is not generally associated with successful entrepreneurship?

- (1) Investing in R & D
- (2) Innovate and improvise continually
- (3) Live your business day-by-day
- (4) None of these

48. Which of the following statement best describes the principle of 'Division of Work'?

- (1) Work should be divided into small tasks.
- (2) Labour should be divided
- (3) Resources should be divided among jobs
- (4) None of these

49. Higher debt equity ratio (Debt/Equity) results in Equity

- (1) lower financial risk
- (2) higher degree of operating risk
- (3) higher degree of financial risk
- (4) None of these

50. People who take risks and work creatively within an established organization are referred to as

- (1) Independent Contractors
- (2) Intrapreneurs
- (3) Freelancers
- (4) None of these



END OF THE EXAM