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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
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B I F O

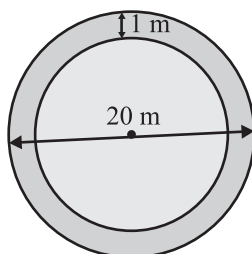
9
Class

A1
Paper
Code

L E V E L - 1

SECTION A: (MENTAL ABILITY)

1. A circular park of 20 m diameter has a circular path just inside the boundary of width 1 m. The area of the path is (in sq. m):



- (1) 15π
- (2) 17π
- (3) 19π
- (4) None of these

2. If 'CAT' and 'BOAT' are written as 'XZG' and 'YLZG' respectively in a code language. How is 'EGG' to be written in the same language?

- (1) VTT
- (2) VSS
- (3) URR
- (4) None of these

3. One morning after sunrise Mohit and Manoj were standing in a lawn with their back towards each other. Mohit's shadow fell exactly towards left-hand side. Which direction Manoj was facing?

- (1) West
- (2) North
- (3) South
- (4) None of these

4. Jyoti is 7th from the left and Jaya is 5th from the right. When they interchange their position Jaya becomes 19th from the right. What is Jyoti's position from the left?
- (1) 21st (2) 19th
(3) 23rd (4) None of these
5. The tax on a commodity is diminished by 20% and its consumption increases by 15%. Find the effect on the revenue.
- (1) Revenue is increased by 8%
(2) Revenue is decreased by 8%
(3) Revenue is decreased by 92%
(4) None of these
6. The value of a machine depreciates at the rate of 10% per annum. If its present value is ₹ 81,000, what will be its worth after 3 years?
- (1) ₹ 58,050
(2) ₹ 60,000
(3) ₹ 59,049
(4) None of these
7. The price of an article is cut by 10%. To restore it to the former value, the new price must be increased by:
- (1) 10%
(2) 9%
(3) 11%
(4) None of these
8. Identify the figure that completes the pattern in X series? A certain sum of money amounts to ₹ 756 in 2 yrs. and to ₹ 873 in 3 yrs. find the sum.
- (1) ₹ 600
(2) ₹ 150
(3) ₹ 700
(4) None of these
9. Find compound interest on ₹ 1,00,000 at 20% per annum for 2 years 3 months, compounded annually.
- (1) ₹ 1,50,200 (2) ₹ 1,50,200
(3) ₹ 51,200 (4) None of these
10. Find the cash required to purchase ₹ 1600, 8% stock at 105 (brokeage 1/2%)
- (1) ₹ 1,688
(2) ₹ 1,700
(3) ₹ 1,789
(4) None of these
11. Which Find the market value of a 5% stock, in which an income of ₹ 756 is derived by investing ₹ 14976, brokeage being 1/4%
- (1) ₹ 105.25
(2) ₹ 103.75
(3) ₹ 107.60
(4) None of these
12. If 36 men can do a certain piece of work in 25 days, in how many days will 15 men do it?
- (1) 60
(2) 30
(3) 40
(4) None of these
13. If 8 men, working 9 hours a day can build a wall 18 metres long, 2 metres broad and 12 metres high in 10 days, how many men will be required to build a wall 32 metres long, 3 metres broad and 9 metres high, by working 6 hours a day, in 8 days?
- (1) 30
(2) 40
(3) 50
(4) None of these
14. Gurdeep lost 20% by selling a bicycle for ₹ 1,536. What percent shall he gain or lose by selling it for ₹ 2,000?
- (1) 4% (2) 4%
(3) 3% (4) None of these

15. A man sells an article at a profit of 20%. If he had bought it at 20% less and sold it for ₹ 5 less, he would have gained 255. Find the cost price of the article.

- (1) ₹ 20
- (2) ₹ 25
- (3) ₹ 30
- (4) None of these

SECTION B: (FINANCIAL LITERACY)

16. How much of your income should you spend on monthly housing expenses?

- (1) 50 percent
- (2) 43 percent
- (3) 31 percent
- (4) None of these

17. If you want to improve your credit score, which step is the best to take?

- (1) Close old credit card accounts you no longer use.
- (2) Pay down your debt to at least 25 percent or less of each credit card limit.
- (3) Consolidate your debt on one balance-transfer credit card.
- (4) None of these

18. What is a credit report?

- (1) A list of your financial assets and liabilities
- (2) A monthly credit card statement
- (3) A loan and bill payment history
- (4) None of these

19. If you have 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) Both 1 and 2

(4) None of these

20. Which of the following statements is not correct about most ATM cards?

- (1) You can get cash anywhere in the world with no fee
- (2) You must have a bank account to have an ATM card.
- (3) You can generally get cash 24 hours-a-day
- (4) None of these

21. Imagine that the interest rate on your savings account is 6 percent a year and inflation is 8 percent a year. After one year, would the money in your account have more purchasing power than it does today, exactly the same or less than today?

- (1) More than today
- (2) Exactly the same
- (3) Both 1 and 2
- (4) None of these

22. What is capital?

- (1) Company's liabilities.
- (2) Any assets that can be used for production of further assets.
- (3) Company expenses
- (4) None of these

23. What is a Bank?

- (1) Individual borrower.
- (2) A bank is institution offering various financial services to its customers.
- (3) A short-term loan.
- (4) None of these

24. What does ATM stand for?

- (1) Automated Term Mortgage
- (2) Auto Track Mortgage
- (3) Automated Teller Machine
- (4) None of these

25. The following terms are used for a deposit account, except for:
- (1) Savings account
 - (2) Money market account
 - (3) Current account
 - (4) None of these
26. Which country was the first country to invent the paper note?
- (1) China
 - (2) USA
 - (3) India
 - (4) None of these
27. The resources used in the production of goods and services are limited, so society must:
- (1) Make choices about how to use resources
 - (2) Try to obtain additional resources
 - (3) Reduce their use of resources
 - (4) None of these
28. If you have a savings account at a bank, which of the following would be correct concerning the interest that you would earn on this account.
- (1) Sales tax may be charged on the interest that you earn
 - (2) You cannot earn interest until you pass your 18th birthday
 - (3) Income tax may be charged on the interest if your income is high enough
 - (4) None of these
29. Which of the following credit card users is likely to pay the maximum amount in finance/interest charges per year, if they all charge the same amount per year on their cards?
- (1) Lata, who always pays off her credit card bill in full shortly after she receives it.
 - (2) Jassi, who only pays the minimum amount each month.
 - (3) Meghna, who pays at least the minimum amount each month and more, when she has the money.
 - (4) None of these
30. Health insurance is
- (1) Only for those who get sick.
 - (2) An unnecessary expense because you may not need it.
 - (3) must buy item for your budget.
 - (4) None of these
31. Which of the following factor forms the invisible account of the Balance of Payments of a country?
- (1) International trade in services.
 - (2) Income associated with non resident assets and liabilities.
 - (3) Both 1 and 2
 - (4) None of these
32. 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
33. Which of the following is not a function of Reserve Bank of India?
- (1) Regulation of credit.
 - (2) Management of fiscal deficit
 - (3) Regulation of foreign exchange
 - (4) None of these
34. Consider the following statements about 'Swachh Bharat Kosh'.
- (a) Funds will be used for improving cleanliness levels in rural and urban areas, including in schools.
 - (b) It will be under the Ministry of Tourism.
 - (c) Its functioning will be monitored on quarterly basis by the Finance Minister and by the Prime Minister from time-to-time.
 - (d) Projects under it will be implemented and carried out by the existing institutions at the state, district, and sub district level and no new institutions would be created.

Which of the above statements are correct?

- (1) *a, c* and *d*.
 - (2) *a, b* and *c*.
 - (3) *a, b, c* and *d*
 - (4) None of these
- 35.** Swabhiman is a:
- (1) Financial inclusion initiative.
 - (2) Pension initiative for BPL families.
 - (3) Insurance policy for women.
 - (4) None of these
- 36.** Inflation can cause difficulty in many ways. Which group would have the greatest problem during periods of high inflation that last several years?
- (1) Older, working couples saving for retirement
 - (2) Older people living on fixed retirement income.
 - (3) Young couples with no children who both work.
 - (4) None of these
- 37.** Which of the following instruments is NOT typically associated with spending?
- (1) Debit card
 - (2) Certificate of deposit.
 - (3) Cash
 - (4) None of these
- 38.** One of the primary functions of money is
- (1) Store of value
 - (2) Transfer of value
 - (3) Basis of credit
 - (4) None of these
- 39.** In SMART goals of financial planning, the acronym 'A' refers to
- (1) Accountable
 - (2) Achievable
 - (3) Avoidable
 - (4) None of these
- 40.** An example of fixed capital used by any organisation is
- (1) Land & building
 - (2) Wages & salaries
 - (3) Rent
 - (4) None of these
- 41.** Mohan and Manish know the value of the commodities they possess. But they want to know that who is richer among the two. Can you help them in knowing this on the basis of the following options?
- (1) Net worth
 - (2) Capital
 - (3) Assets
 - (4) None of these
- 42.** Madhuri purchased a washing machine worth ₹ 15,000. She took a loan of ₹ 7,000. What is her net worth?
- (1) ₹ 4000
 - (2) ₹ 6000
 - (3) ₹ 8000
 - (4) None of these
- 43.** All of the following influence capital budgeting cash flows EXCEPT:
- (1) accelerated depreciation.
 - (2) tax rate changes.
 - (3) method of project financing used
 - (4) none of these
- 44.** In proper capital budgeting analysis we evaluate incremental
- (1) accounting income
 - (2) cash flow

- (3) tearnings
(4) none of these
45. Which of the following cannot be called as a DEBT INSTRUMENT as referred in financial transactions?
(1) Stocks
(2) Certificate of Deposits
(3) Bonds
(4) None of these
46. The maximum amount of the total Revenue earned by the government of India comes from:
(1) Income tax
(2) Customs Duty
(3) Excise Duty
(4) None of these
47. The price of one country's currency in terms of another's is called
(1) the exchange rate.
(2) the interest rate.
- (3) the Dow Jones industrial average.
(4) None of these
48. Which was the first Indian Bank to introduce credit card?
(1) State Bank of India
(2) Central Bank of India
(3) Union Bank of India
(4) None of these
49. The long-run objective of financial management is to:
(1) maximize earnings per share.
(2) maximize the value of the firm's common stock.
(3) maximize market share.
(4) None of these
50. Direct exchange of goods against goods without use of money is known as
(1) Debt trap
(2) Barter system
(3) Money system
(4) None of these



END OF THE EXAM