

- N.B:
1. All questions are compulsory.
 2. Figures to the right indicate full marks.
 3. Use of non-programmable simple calculator is allowed.
 4. Graph paper will be provided on demand of student.

- Q.1 A) Choose the correct alternative from the following: (**Any Eight**) 8
- i) The duplicate ratio of 3:2 is _____.
a) 4:9 b) 9:4 c) 4:6 d) 6:4
 - ii) The fourth proportional of 20, 35 and 40 is _____.
a) 70 b) 55 c) 80 d) 65
 - iii) Trade discount is usually calculated as a percentage on the _____.
a) cost price b) net selling price c) invoice price d) list price
 - iv) If the cost price exceeds the net selling price, then there is _____.
a) profit b) loss c) good will d) none of these
 - v) The future value is always ____ the present value.
a) more than b) less than c) equal to d) independent of
 - vi) In _____ years Rs.8000 will amount to Rs.8840 at 3.5% p.a. simple interest.
a) 2 b) 3 c) 4 d) None of these.
 - vii) If the payments are made at the end of each period the annuity is called _____.
a) Annuity due b) Immediate annuity c) Uniform annuity d) none of these
 - viii) A man invests Rs. 10,400 in buying a share of face value Rs.100 at Rs. 80 per share then the number of shares he has is _____.
a) 104 b) 116 c) 130 d) None of these
 - ix) If a share is available at a premium, then its face value is _____.
a) lower than its market value b) equal to its market value
c) higher than its market value d) none of these
 - x) 16% of certain amount is Rs.20 then the amount is _____.
a) 240 b) 125 c) 250 d) 200

Q.1 B) Write True or False: (**Any Seven**)

- i) In a mutual fund, SIP stands for simple increment plan.
- ii) Par value and Market value of a share are same.
- iii) The duration of the annuity is fixed, hence called certain annuity
- iv) The sum borrowed or lent by a person is called its principal.
- v) Cash discount is always given on the invoice price.
- vi) Printed price of goods is called list price.
- vii) Percentage is a ratio with 100 as its denominator.
- viii) Present value of an amount is also called accumulated value.
- ix) If more than two quantities of the same kind are compared then it is known as continued ratio.
- x) The price at which a share is traded is called its nominal value.

Q.2 A) There are 30 fruits in a basket, and the ratio of the number of apples to the number of oranges is 1:1. How many more orange to be added to the basket to make the ratio 1:2?

B) Mr. Tushar earned a profit at 25% on cost by selling an article for Rs. 6,140. What would have been the percentage profit or loss if he had to sold the article for Rs. 7,040?

OR

C) Manoj's saving box contains a total of Rs. 248 in the form of coins of Rs.10, Rs.5, Rs.2, Rs.1 in the ratio 9:3:7:5. Find the number of coins of each denomination.

D) A trader bought an article for Rs. 4000 and listed it for Rs. 9000. He gave 10% discount on the list price. What was his profit percentage?

Q.3 A) Mr. Akash lent Rs. 5000 to Mr. Prashant and Rs. 4000 to Mr. Sagar for 5 years and received total simple interest of Rs. 4950. Find the rate of interest and simple interest of each.

B) Mr. Ravi invested Rs. 5000 in an annuity with quarterly payments for a period of 2 years at the rate of interest of 10%. Find the accumulated value of the annuity at the end of 2nd year.

OR

- C) Mr. Santosh wants to invest some amount for 4 years in a bank. Bank X offers 8% interest if compounded half yearly while bank Y offers 6% interest if compounded monthly. Which bank should Mr. Santosh select for better benefits? 8
- D) Mr. Sudhir Joshi has taken a loan of Rs. 10,00,000 from a bank for 10 years at 11% p.a. Find his EMI using Reducing balance method and Flat interest method. 7
- Q.4 A) Aditi invested Rs. 19,890 to purchase shares of a company with face value of Rs.10 each, at market price of Rs. 130. She received dividend of 20 % as well Afterwards, she sold these shares at market price of Rs. 180. She had to pay brokerage of 2 % for both purchase and sales of shares. Find her net profit. 8
- B) Mr. Pandit invested Rs. 10,000/- in Birla Sunlife Equity Fund Dividend plan ' on 10/07/2007, when the NAV was Rs. 78.04, and redeemed all the units on 12/11/2007 when the NAV was Rs. 84.54. In the meanwhile, on 31/08/2007, she had received a dividend @ Rs. 10 per unit. Find her total gain and the rate of return considering loads as follows: The entry load was 2.25 % and the exit load was 0.5 % The number of units were calculated correct up to 3 decimal places. 7
- OR**
- C) Mr. Desai invested Rs. 5000/- on 1st of every month for 5 months in a SIP of a M.F. with NAV's as 48.15, 52.83, 41.28, 35.44 & 32.65 respectively. There was no entry load charged. Find the average price, Mr. Desai paid using the Rupee-cost-Averaging method. After 6 months, he sold all his units, when NAV was Rs. 51.64 with contingent deferred sales charge (CDSC) as 2.25 %. Find his net gain. (Calculations are correct to 2 digits decimal) 8
- D) Find the percentage gain or loss if 200 shares of face value Rs.10 were purchased at Rs.350 each and sold later at Rs.352, the brokerage being 0.5 % on each of the transaction. 7
- Q.5 A) Explain the term variation and its types. 8
- B) Explain the share and its types. 7

OR

- C) Write short notes on the following: (Any three) 15
- i) Dividend on share
 - ii) compound interest
 - iii) Annuity
 - iv) Discount
 - v) Loads on mutual fund
