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A Good Education is a Foundation For a Better Future

CORRECT ANSWER SOLVED BY HADI
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(Final Term Past Paper)

MADE AND SOLVED BY TEAM HADI

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Best of luck!



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Question No : 1 of 60

Marks: 1 (Budgeted Time 1 Min)

Which group of ratios measures a firm's ability to meet short-term obligations?

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Answer (Please select your correct option)

☐ Liquidity ratios

☐ Debt ratios

☐ Coverage ratios

☐ Profitability ratios

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Question No : 2 of 60

Marks: 1 (Budgeted Time 1 Min)

The accounting statement of cash flows reports a firm's cash flows segregated into which of the following categorical order?

Answer (Please select your correct option)

☐ Operating, investing, and financing

☐ Investing, operating, and financing

☐ Financing, operating and investing

☐ Financing, investing, and operating

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Question No : 3 of 60

Marks: 1 (Budgeted Time 1 Min)

The basic capital budgeting principles involved in determining relevant after-tax incremental operating cash flows require us to _____.

Answer (Please select your correct option)

☐ Include sunk costs, but ignore opportunity costs

☐ Include opportunity costs, but ignore sunk costs

☐ Ignore both opportunity costs and sunk costs

☐ Include both opportunity and sunk costs

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Question No : 4 of 60

Marks: 1 (Budgeted Time 1 Min)

What type of long-term financing most likely has the following features: 1) it has an infinite life, 2) it pays dividends, and 3) its cash flows are expected to be a constant annuity stream?

Answer (Please select your correct option)

☐ Long-term debt

☒ Preferred stock

☐ Common stock

☐ None of the given option

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Question No : 5 of 60

Marks: 1 (Budgeted Time 1 Min)

Which of the following is the variability of return on stocks or portfolios not explained by general market movements. It is avoidable through diversification?

Answer (Please select your correct option)

☐ Systematic risk

☐ Standard deviation

☒ Unsystematic risk

☐ Financial risk

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Question No : 6 of 60

Marks: 1 (Budgeted Time 1 Min)

Security market line gives the relationship between _____ and _____.

Answer (Please select your correct option)

Market risk and the required return

☐

Systematic risk and the required return

☐

Non-diversified risk and the required return

☐

All of the given options

☐

✓

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Question No : 7 of 60

Marks: 1 (Budgeted Time 1 Min)

If 2 stocks move in exactly opposite direction together then what will be the correlation coefficient?

Answer (Please select your correct option)

☐ 0

☐ 1.0

☒ -1.0

☐ 1.5

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Question No : 8 of 60

In calculating the costs of the individual components of a firm's financing, the corporate tax rate is important to which of the following component of the cost formulas?

Answer (Please select your correct option)

☐ Common stock

☒ Debt

☐ Preferred stock

☐ None of the given options

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Question No : 9 of 60

Marks: 1 (Budgeted Time 1 Min)

Which of the following is the market where tangible or physical asset change hand?

Answer (Please select your correct option)

☐ Money market

☐ Capital market

☒ Real asset market

☐ Equity market

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Question No : 10 of 60

Marks: 1 (Budgeted Time 1 Min)

Suppose that the Euro is selling at a forward discount in the forward-exchange market. This implies that most likely _____.

Answer (Please select your correct option)

☐ The Euro has low exchange-rate risk

☐ The Euro is gaining strength in relation to the dollar

☒ Interest rates are higher in Euroland than in the United States

☐ Interest rates are declining in Europe

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Question No : 11 of 60

Marks: 1 (Budgeted Time 1 Min)

The restructuring of a firm should be undertaken, when:

Answer (Please select your correct option)

- ☐ The restructuring is expected to create value for shareholders
- ☐ The restructuring is expected to increase earnings per share next year
- ☐ The restructuring is expected to increase the firm's market share power in industry
- ☐ The current employees will receive additional stock options to align employee interest

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Question No : 12 of 60

Marks: 1 (Budgeted Time 1 Min)

The trade terms "1/10, net 45" indicate that _____.

Answer (Please select your correct option)

☐ A 1% discount is permitted if payment is made within 10 days

☐ A 10% discount is permitted if payment is made within 45 days

☐ A 1% discount is permitted if payment is made within 45 days

☒ A 45% discount is permitted if payment is made within 10 days

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Question No : 13 of 60

Marks: 1 (Budgeted Time 1 Min)

As the amount of _____ increases the present value of net tax-shield benefits of debt increases.

Answer (Please select your correct option)

Debt

☒

Common equity

☐

Preffered equity

☐

Assets

☐

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Question No : 14 of 60

Marks: 1 (Budgeted Time 1 Min)

NIT is the abbreviation of which of the following term?

Answer (Please select your correct option)

☐ National institute of technology

☐ Nortel institute of technology

☐ National investment trust

☐ Network interface tap

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Question No : 15 of 60

Marks: 1 (Budgeted Time 1 Min)

Which type of line came into existence when we plot a portfolio whose Correlation Coefficient is negative?

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Answer (Please select your correct option)

Convex

☐

Concave

☐

Hook

☐

Straight line

☐

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Question No : 16 of 60

Marks: 1 (Budgeted Time 1 Min)

All of the following are used in calculation of required return on a particular stock using SML equation EXCEPT:

Answer (Please select your correct option)

☐ Risk free rate

☐ Market risk premium

☐ Stock's beta

☐ Stock's price

←

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Question No : 17 of 60

Marks: 1 (Budgeted Time 1 Min)

Which of the following is/are the assumption(s) of MM's (Miller Modigliani) Theory?

Answer (Please select your correct option)

☐ There are no brokerage costs

☐ There are no taxes

☐ There are no bankruptcy costs

☒ All of the given options

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Question No : 18 of 60 Marks: 1 (Budgeted Time 1 Min)

Which of the following represents the expression r_E in WACC equation ($r_{ED} + r_{RE} + r_{EP}$)?

Answer (Please select your correct option)

- ☐ Average Rational Investors' Required ROR for investing in the bond
- ☐ Average Rational Investors' Required ROR for investing in the debentures
- ☐ Average Rational Investors' Required ROR for investing in the preferred stock
- ☐ Average Rational Investors' Required ROR for investing in the common stock

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Question No : 19 of 60

Marks: 1 (Budgeted Time 1 Min)

High uncertainty is associated with which of the following?

Answer (Please select your correct option)

☐ Preferred stock

☒ Common stock

☐ Bonds

☐ T -Bills

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Question No : 20 of 60

Marks: 1 (Budgeted Time 1 Min)

Which of the following statement is true about the WACC?

Answer (Please select your correct option)

☐ It is the average cost that a company has to bear in order to use the assets of another company

☐ It is the average cost that a company has to bear in order to use only equity capital

☐ It is the average cost that a company has to bear in order to use only debt capital

☒ It is the average cost that a company has to bear in order to use the capital of investors.

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Question No : 21 of 60

Marks: 1 (Budgeted Time 1 Min)

Which of the following statement shows the total stand alone risk of a firm?

Answer (Please select your correct option)

☐ Unique risk + Market risk

☐ Diversified risk + Financial risk

☒ Business risk + Financial risk

☐ Business risk + Market risk

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Question No : 22 of 60

Marks: 1 (Budgeted Time 1 Min)

The decisions regarding capital structure of a firm are mainly concerned with which of the following?

Answer (Please select your correct option)

☐ Assets side of balance sheet

☒ Liabilities side of balance sheet

☐ Expense side of profit and loss account

☐ Incomes side of profit and loss account

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Question No : 23 of 60

Marks: 1 (Budgeted Time 1 Min)

Which of the following is NOT a current asset investment policy in practice?

Answer (Please select your correct option)

☐ Fat Cat

☒ Pay Back Period

☐ Moderate Policy

☐ Lean & Mean

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Question No : 24 of 60

Marks: 1 (Budgeted Time 1 Min)

Which of the following states that "Cash is King and only Cash can pay the bills"?

Answer (Please select your correct option)

☐ Fat cat working capital policy

☐ Lean & Mean perspective

☒ Balance Sheet Perspective

☐ Moderate working capital policy

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Question No : 25 of 60

Marks: 1 (Budgeted Time 1 Min)

Business risk stems from operations and the _____ of the firm.

Answer (Please select your correct option)

Liability

☐

Asset

☒

Capital

☐

Revenue

☐

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Question No : 26 of 60

Marks: 1 (Budgeted Time 1 Min)

Which of the following is the formula to calculate financial leverage?

Answer (Please select your correct option)

☐ Fixed assets / Total assets

☐ Current assets / Total assets

☒ Debt / Total assets

☐ Debt / Total income

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Question No : 27 of 60

Marks: 1 (Budgeted Time 1 Min)

Which of the following is **TRUE** for the firm which has a large amount of current assets on its balance sheet?

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Answer (Please select your correct option)

☐ The firm has high liquidity but low Profitability

☐ The firm has low liquidity but high Profitability

☐ The firm has high liquidity and high Profitability

☐ The firm has low liquidity and low Profitability

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Question No : 28 of 60

Marks: 1 (Budgeted Time 1 Min)

All of the following are the benefits that current liabilities can provide EXCEPT:

Answer (Please select your correct option)

☐

These are cheaper as compared to long-term financing

☐

They provide flexible means of financing

☐

There cost of debt is certain and fixed in long run

☐

They increase illiquidity risk

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Question No : 29 of 60

Marks: 1 (Budgeted Time 1 Min)

Which of the following is **NOT** a source of spontaneous financing?

Answer (Please select your correct option)

☐ Trade credits

☒ Short term loans

☐ Accrued taxes

☐ Wages payable

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Question No : 30 of 60

Marks: 1 (Budgeted Time 1 Min)

If a firm wants to use short-term bank loan to finance its temporary current assets and even to buy some of its permanent current inventory, then which of the following policy it is going to adopt?

Answer (Please select your correct option)

☐ Moderate working capital policy

☐ Conservative working capital policy

☐ Aggressive working capital policy

☐ Any of the given policy

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Question No : 31 of 60

Marks: 1 (Budgeted Time 1 Min)

Which of the following is an example of bankruptcy cost?

Answer (Please select your correct option)

☐ Preliminary expenses

☐ Marketing expenses

☐ Legal claims by suppliers

☐ Contingency losses

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Question No : 32 of 60

Marks: 1 (Budgeted Time 1 Min)

Company A and Company B merged together in such a way that the combined value and performance of both these companies is greater than the sum of their separate individual parts. This phenomenon is referred as:

Answer (Please select your correct option)

☐ Synergy

☐ Acquisition

☐ Leveraged buy-out

☐ Hostile merger

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Question No : 33 of 60

Marks: 1 (Budgeted Time 1 Min)

Which of the following is not one of the types of merger?

Answer (Please select your correct option)

☐ Horizontal Merger

☐ Vertical Merger

☒ Diagonal Merger

☐ Conglomerate Merger

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Question No : 34 of 60

Marks: 1 (Budgeted Time 1 Min)

Under pure M&M theory, WACC does not change with _____.

Answer (Please select your correct option)

☐ Change of debt in capital structure

☐ Change in EPS

☐ Change financial expenses

☐ Change in business risk

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Question No : 35 of 60

Marks: 1 (Budgeted Time 1 Min)

In which of the following theory the value of the firm increases gradually because of tax savings but with excessive leverage the value starts declining?

Answer (Please select your correct option)

☐ M&M theory

☒ Trade off theory

☐ Law of diminishing returns

☐ Signaling theory

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Question No : 36 of 60

Marks: 1 (Budgeted Time 1 Min)

Which one of the following is correct for the forward exchange rate?

Answer (Please select your correct option)

☐ It is an agreed price at which two currencies are exchanged immediately

☐ It is an agreed price at which two currencies will be exchanged at some future date

☐ It is an agreed price at which two currencies will be exchanged on a specific future date and location

☐ It is an agreed price at which two currencies are exchanged at specific location immediately

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Question No : 37 of 60

Marks: 1 (Budgeted Time 1 Min)

Which of the following is NOT the interest rate used for discounting calculation?

Answer (Please select your correct option)

☐ Benchmark interest rate

☐ Effective interest rate

☐ Periodic interest rate

☐ Nominal interest rate

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Question No : 38 of 60

Marks: 1 (Budgeted Time 1 Min)

If new asset is replaced with old one, the difference between the depreciation of both assets would be:

Answer (Please select your correct option)

☐ Useless and nothing to do with the depreciation

☐ Take the percentage of depreciation with new price of asset and then subtract it

☐ Subtracted from cash flows

☒ Added back to cash flows

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Question No : 39 of 60

Marks: 1 (Budgeted Time 1 Min)

TFC is the abbreviation of:

Answer (Please select your correct option)

☐ Termination for Convenience

☐ Test for Completion

☒ Term finance Certificate

☐ Transport Format Combination

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Question No : 40 of 60

Marks: 1 (Budgeted Time 1 Min)

A 9-year ordinary annuity has a present value of Rs.1, 000. If the interest rate is 5 percent, the amount of each annuity payment is closest to which of the following?

Answer (Please select your correct option)

☐ Rs.204.72

☐ Rs.140.69

☐ Rs.451.73

☐ Rs.99.74

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Question No : 41 of 60

Marks: 1 (Budgeted Time 1 Min)

ABC Co. will earn Rs. 350 million in cash flow in four years from now. Assuming an 8.5% weighted average cost of capital, what is that cash flow worth today?

Answer (Please select your correct option)

☐ Rs.253 million

☐ Rs.323 million

☐ Rs.380 million

☐ Rs.180 million

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Question No : 42 of 60

Marks: 1 (Budgeted Time 1 Min)

Which of the following value keeps on moving and changing on daily basis?

Answer (Please select your correct option)

☐ Book value

☐ Market value

☐ Salvage value

☐ Face value

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Question No : 43 of 60

Marks: 1 (Budgeted Time 1 Min)

What is the basis of CAPM which describes how the expected return of a stock or portfolio is correlated to the return of the financial market as a whole?

Answer (Please select your correct option)

☐ Beta

☐ NPV

☐ Cash flow

☐ Correlation

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Question No : 44 of 60

Marks: 1 (Budgeted Time 1 Min)

How can you limit market risk?

Answer (Please select your correct option)

☐ Invest in a variety of markets

☐ Invest in a variety of stocks

☐ Invest in securities that do well in a recession

☐ Invest in securities that do well in a boom

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Question No : 45 of 60

Marks: 1 (Budgeted Time 1 Min)

Which one of the following cannot issue the bond?

Answer (Please select your correct option)

Individuals

☐

Government

☐

Public limited companies

☐

Listed companies

☐

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Question No : 46 of 60

Marks: 1 (Budgeted Time 1 Min)

What will be rational decision of an investor if his required rate of return for a stock is lower than the estimated return?

Answer (Please select your correct option)

☐ It is time to sell stock

☐ It is time to buy stock

☐ It is time to buy and sell of stock

☐ None of the given options

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Question No : 47 of 60

Marks: 1 (Budgeted Time 1 Min)

How standard deviation of a portfolio will be affected if correlation between the assets in the portfolio increases?

Answer (Please select your correct option)

☐ Risk increases

☐ Risk decreases

☐ No relation

☐ Required more information for analysis

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Question No : 48 of 60

Marks: 1 (Budgeted Time 1 Min)

Efficient utilization of working capital can increases the _____ of the firm

Answer (Please select your correct option)

☐ Value of assets

☐ Market value

☐ Operating incomes

☐ Operating efficiency

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Question No : 49 of 60

Marks: 1 (Budgeted Time 1 Min)

Which of the following statement is the most appropriate for “R_d” or required rate of return?

Answer (Please select your correct option)

☐ It is used to determine the bond price

☐ A rate at which coupon payments are made to bondholder

☐ It is the minimum rate of return that must be paid to bondholder

☐ All of the given options

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Question No : 50 of 60

Marks: 1 (Budgeted Time 1 Min)

Which of the following is true for computing stock betas?

Answer (Please select your correct option)

☐ monitor price of the stock

☐ monitor the rate of return of the stock

☐ compare the changes in the stock market price to the changes in the stock market index

☐ All of the given options

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Question No : 51 of 60

Marks: 1 (Budgeted Time 1 Min)

With current assets of Rs. 16,000; current liabilities of Rs. 10,000; and Inventory of Rs. 2500, current ratio would be:

Answer (Please select your correct option)

1.35

☐

6.0

☐

1.60

☐

0.25

☐

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Question No : 52 of 60

Marks: 1 (Budgeted Time 1 Min)

With current assets of Rs. 16,000; current liabilities of Rs. 10,000; and Inventory of Rs. 2500, quick ratio would be:

Answer (Please select your correct option)

☐ 1.35

☐ 6.0

☐ 1.60

☐ 0.25

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Question No : 53 of 60

Marks: 3 (Budgeted Time 6 Min)

What does the term stable dividend policy means, explain with the help of an example?

Answer (Please [click here](#) to Add Answer)

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Question No : 55 of 60

Marks: 3 (Budgeted Time 6 Min)

Define asset stripping. Briefly describe the idea behind asset stripping.

Answer (Please click here to Add Answer)

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Question No : 56 of 60

Marks: 5 (Budgeted Time 10 Min)

Suppose a Firm ABC has Total Assets of Rs.1000 and is 100% Equity based (i.e. Un-levered). There were 10 equal Owners and 5 of them want to leave. So the Firm takes a Bank Loan of Rs.500 (at 10%pa Mark-up) and pays back the Equity Capital to the 5 Owners who are leaving. Now, half of the Equity Capital has been replaced with a Loan from a Bank (i.e. Debt). What impact does this have on ROE?

Answer (Please [click here](#) to Add Answer)

The image shows a Microsoft Word document window. The title bar at the top reads "TEAM HAD". Below the title bar is a ribbon with various icons for file operations (Save, Print, etc.) and editing (Undo, Redo, etc.). The main area of the window is a large, empty text box. A faint watermark "TEAM HAD" is visible diagonally across the center of the page. The status bar at the bottom is empty.

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Question No : 57 of 60

Marks: 5 (Budgeted Time 10 Min)

What are the securities? What is difference between the direct and indirect security?

Answer (Please [click here](#) to Add Answer)

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Question No : 58 of 60

Marks: 5 (Budgeted Time 10 Min)

With the help of provided information, you are required to calculate portfolio return (r_p) by using CML equation.

Particulars	
Risk of the market	0.9%
Risk free rate of return	10%
Expected rate of return for the market for all possible stock	25%

Answer (Please click here to Add Answer)

100%

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Question No : 59 of 60

Marks: 5 (Budgeted Time 10 Min)

What is the difference between operating lease and financial lease?

Answer (Please click here to Add Answer)

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Question No : 60 of 60

Marks: 5 (Budgeted Time 10 Min)

Mr. Rehan is a supplier of material to Textile Company. Management of the Company wants to purchase material from Mr. Rehan on credit basis and promises to pay within three months. Existing Current Ratio and Quick Ratio for Textile Company are as follows:

Current Ratio = $\frac{\text{Rs. 6,351}}{\text{Rs. 3,850}} = 1.65:1$

Answer (Please [click here](#) to Add Answer)

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Question No : 60 of 60

Marks: 5 (Budgeted Time 10 Min)

Quick Ratio = $\frac{\text{Rs. } 5,325}{\text{Rs. } 3,850} = 1.38:1$

You are required to answer the following:

1. Being a supplier, Mr. Rehan will be most interested in which Balance Sheet Ratios of Textile Company?
2. Which balance sheet items of Textile Company will be affected if Mr. Rehan supplied material of Rs. 1,000 on account?

Answer (Please click here to Add Answer)

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