

TRIBHUVAN UNIVERSITY
FACULTY OF MANAGEMENT
Office of the Dean
Model Question

BBM / 6th Semester/ IT 232: Database Management System
--

Group "A"

Brief answer questions:

Attempt all questions.

(10 X 1=10)

1. Define data independence.
2. What is specialization?
3. What are the uses of keys in databases?
4. What is DDL?
5. What is functional dependency?
6. Define serializable schedule.
7. List desirable properties of transactions.
8. What is deferred update?
9. What is shadow paging?
10. Define BigData.

Group "B"

Short Answers Questions

Attempt any five questions.

(5 × 3= 15)

11. Explain different constraints and characteristics of specialization and generalization in brief.
12. Explain different types of relationship sets in brief.
13. Explain any three data types in SQL with example.
14. What are the properties of relational decomposition? Explain.
15. How do you recover the database from catastrophic failure? Explain.
16. Explain recovery technique based on immediate update.

Group "C"

Long Answer Questions

Attempt any three questions.

(3× 5= 15)

17. Explain three-schema architecture of database in detail.
18. Draw an E-R diagram for online food ordering system.
19. What is concurrency control? Explain two-phase locking protocol. (1.5 + 3.5)
20. Define data warehouse. Explain datamining with example. (1.5 + 3.5)

Group "D"

Comprehensive Questions

Attempt all questions.

(2 × 10 = 20)

21. Why do we need normalization in databases? Explain 1NF, 2NF, and 3NF with suitable example. (2.5 + 7.5)
22. Consider a University database with three tables, where the primary keys are underlined as given below:
student(SID, SName, SAddress, SEmail)
studies(SID, CID)
course(CID, CNname, Credit_hours)

Give an expression in SQL for each of the following queries:

- a. Insert data with values “S101”, “Ram”, “Lalitpur”, and “ram@abc.com” in the student table. (2)
- b. Find names of all students whose address is “Kathmandu”. (2)
- c. Find names of all students who study “Database Management System”. (2)
- d. Count number of students who study “Database Management System”. (2)
- e. Find names of all courses with credit hours greater than or equal to 3. (2)

MODEL QUESTION

BBM / Sixth Semester / MGT 236: Business Environment

Candidates are required to answer the questions in their own words as far as practicable.

Group “A”

Brief Answer Questions:

[10 x 2 =20]

1. Write two methods of environmental scanning.
2. Mention the impact of organizational culture on business.
3. Enlist the scope of supply chain management.
4. write the major economic dimensions of Nepal.
5. Write the concept of liberalization with example.
6. Mention the regulations governing e-business, and consumer protection in Nepal.
7. Give the impact of political system on a business.
8. State the main focus of IT policy of Nepal.
9. Name any two regional trade agreement in South Asia.
10. Briefly highlight on Nepal Trade Information Portal (NTIP).

Group “B”

Short Answer Questions (Attempt ant SIX questions)

[6 x 5 = 30]

11. Explain the emerging business environment in Nepal.
12. Describe the process of environmental scanning.
13. How does organizational structure impact business performance?
14. Elucidate the impact of monetary policy on businesses.
15. Explain the political risks businesses face in Nepal and how they can be managed.
16. How do socio-cultural changes in Nepal influence business operations?
17. Explain the role of Small and Cottage Industry Development Board (SCIDB) in business development within Nepal.

Group “C”

Long Answer Questions (Attempt ant THREE questions)

[3 x 10 = 30]

18. What are the economic consequences of labor migration on Nepal’s macroeconomic stability and business sector development? Discuss.

19. Analyse the challenges Nepal faces in integrating with regional trade agreements. How do these agreements impact Nepalese businesses?
20. Critically analyse the role of artificial intelligence in the development of business sector in Nepal.
21. With suitable examples, analyse the legal changes and their influence on businesses in Nepal.

Group “D”

Comprehensive/Case/Situation Analysis Questions

[4 x 5 = 20]

22. Read the following case and answer the questions given below:

The tea industry in Nepal is growing rapidly due to the active participation of the private sector. Nepal is now self-sufficient in CTC tea. There is also a significant international market for Orthodox tea. According to the Nepal Tea and Coffee Development Board, 20 million kg of tea is produced in the country annually. Out of this, only four million kg is Orthodox tea. About eight million kg of tea produced in the country is consumed domestically, and the remaining 12 million kg is exported.

The National Agricultural Research Centre (NARC) has started research on the production of a Nepali variety of tea. The centre, which is based in Pakhribas Municipality, has initiated research to develop a unique Nepali brand of tea that would stand out in the global tea market.

Moreover, after 154 years of tea cultivation, Nepal’s traditional tea has finally received an international trademark and its own logo in the international market. After numerous attempts by the Nepal Tea and Coffee Development Board, organizations associated with tea production, and experts in the field, Nepali tea has received its own logo and trademark.

International demand for tea produced in Nepal was affected in Europe and the USA when a test in Germany, revealed that it contained a harmful chemical called ‘anthropathone.’ However, the situation has since improved.

Organic tea has become the minimum quality standard acceptable in Western markets. Western customers have started seeking other standards in tea production, such as eco-friendliness and bio-friendliness. In the past few weeks, Indian tea producers and traders have been seeking a ban on the import of non-organic Orthodox tea from Nepal.

Keeping health issues in mind, some organic tea producers in the country have demanded that the government make all tea production organic in Nepal. They have argued that this step would not only have health benefits for consumers but also help the economy grow.

However, opponents of this proposal argue that the move could do more harm than good. Organic production takes at least three years to complete, and during this lengthy period, production can be affected by fertilizer shortages and other challenges, according to non-organic tea producers.

Frequent strikes by workers, the effects of climate change, low labor productivity, poor government support, high capital costs, the use of modern technologies, competition with Indian tea, and promotion in international markets are some of the major issues confronting the Nepali tea industry.

Questions:

- a) Identify two components of the task and general environment of the Nepalese tea industry.
- b) In your opinion, what are the opportunities and threats for Nepalese tea industries?
- c) In view of the growing globalization, what strategies should Nepalese tea industries adopt to remain competitive in the market?
- d) Write how innovation is being important factor of Nepalese tea industries.

TRIBHUVAN UNIVERSITY
FACULTY OF MANAGEMENT
Office of the Dean
Model Question

Full Marks: 100
Pass Marks: 50
Time: 3 Hrs.

BBM / Sixth Semester / MKM 216: Rural Marketing

Candidates are required to answer all the questions in their own words as far as practicable.

Group “A”

Brief Answer Questions (Attempt ALL Questions)

[10 × 2 = 20]

1. Point out any four myths of rural marketing.
2. Write down the characteristics of rural consumers.
3. What are the steps in the buying decision process?
4. What is product positioning?
5. Give the meaning of the product line.
6. Define packaging.
7. State the product mix pricing strategies.
8. What is channel dynamics?
9. Give the meaning of rural logistics.
10. Write down any four examples of sales promotion tools used in rural marketing of Nepal.

Group “B”

Descriptive Answer Questions (Attempt any SIX questions)

[6 × 5 = 30]

11. Differentiate between rural marketing and urban marketing.
12. Discuss the factors influencing rural buying.
13. What are the prerequisites for effective rural market segmentation? Explain.
14. Give the concept of product and also explain the levels of product with examples.
15. Explain the factors affecting pricing in rural context.
16. Discuss the emergence of modern retail businesses in rural areas of Nepal.
17. What are the challenges in rural communication? Explain.

Group “C”

Analytical Answer Questions (Attempt any THREE questions)

[3 × 10 = 30]

18. Discuss the concept and nature of rural marketing and also explain the four A's of rural marketing.
19. Discuss the economic environment and its impact on rural marketing in the context of Nepal.
20. Explain the marketing strategies appropriate for the introduction and growth stages of the product life cycle.
21. What is marketing communication? What are the steps in developing effective rural marketing communication? Explain.

Group “D”

Comprehensive Answer Questions/Case Study:

[1 × 20 = 20]

22. Read the following study carefully and answer the questions that follow:
A carpet-making enterprise started by 25 women in Darchula supported by UNDP has proven their ticket to improved livelihoods, strengthened confidence and the preservation of an age-old craft Darchula in Nepal's far west boasts a rich tradition in woolen handicrafts, particularly carpets and knitwear, known for their intricate designs and soft texture. And keeping that tradition alive is the Koseli House in Khalanga, where one can find a variety of locally-made woolen products. It was in 2011 that 25 women came together to establish Koseli House. These women, all hailing from marginalized ethnic communities living in the area, had been encouraged to start an enterprise after participating in an entrepreneurship development training being offered by UNDP's Micro-Enterprise Development Programme. Most of the entrepreneurs already had some experience in weaving. One of them, Puja Tankari, for instance, had been in the third grade when she first started making carpets. “Within two years or so, I was already selling my wares for around Rs. 2,500 a piece,” she says. But without information about and access to proper markets, and given the amount of effort that went into the work, it was simply not a sustainable means of earning a living for most. And so, like many other traditional crafts, carpet-making in Darchula was seeing fewer and fewer takers over the years, threatened even more by the general trend of young, able-bodied people migrating to other places in the country or overseas in pursuit of more lucrative employment opportunities. MEDEP's training, however, turned things around. Not only did it serve to reinforce the women's existing skills, but also helped them incorporate new technologies in their craft, as well as offering them much-needed direction in terms of marketing—culminating in the impetus to open their own enterprise. Today, Koseli House makes carpets worth Rs. 15 lakhs in just over six months' time, significantly boosting the women's livelihoods. “I made a profit of around Rs. 100,000 over the past winter selling

my woolen sweaters through Koseli House,” Puja says. “It’s far more than I would’ve earned on my own.” The improvement in earnings has eased her financial circumstances considerably, she says, and enabled her to give her children a good education, something she is very proud of. Over the years, MEDEP has continued to support Koseli House in other ways. The project contributed a steel hand loom to the enterprise, which the women say have simplified their work a great deal. “It’s so much easier to make different patterns now,” says Rupa Atwal, a single mother and another of the micro-entrepreneurs at Koseli House. “I’m earning around Rs. 25,000 monthly from selling the carpets, and I also buy woolen products from other weavers and sell them for a profit.” And in a bid to help them acquire some new skills and improve the quality of their carpets, MEDEP also brought the women to Kathmandu to take part in training where they learned to mix colors and make more detailed designs. The trip also helped the group gain valuable exposure. While Urti Bohara got her photo published in a calendar featuring micro-entrepreneurs, Sudha Bohara was interviewed and given the opportunity to visit Bangladesh. Rukma Atwal, meanwhile, has taken part in a number of exhibitions and fairs all over Nepal. “We’re so much more confident than we used to be in the past,” she says. “We feel like our horizons have widened beyond anything we could expect when we first started out.”

Questions:

- i. Is the brand name ‘Kosheli House’ appropriate for Nepalese rural marketing? Give your opinion.
- ii. Examine the product strategy of Kosheli House.
- iii. Suggest the appropriate promotion strategy for Kosheli House.
- iv. What factors should they consider while pricing their product? Give your arguments.

Model Question

BBM / Sixth Semester / MKT 217: Fundamentals of Advertising
--

Candidates are required to answer all the questions in their own words as far as practicable.

Group “A”

Brief Answer Questions (Attempt ALL Questions)

[10 × 2 = 20]

1. State any four roles of advertising to consumers.
2. Point out the key players in the advertising industry.
3. Mention any four functions of advertising manager.
4. Define advertisement layout.
5. Write the full form of MECCA.
6. What is the role of various colors in advertisement?
7. Give any four examples of outdoor media.
8. What are the approaches to advertising budgeting?
9. State the 5 M's of advertisement effectiveness testing.
10. Write the full form of DAGMAR.

Group “B”

Descriptive Answer Questions (Attempt any SIX questions)

[6 × 5 = 30]

11. What is advertising? What are the features of advertising? Explain.
12. Explain the visualization process of an advertising copy.
13. Describe the concept and essentials of an effective advertising message.
14. What is advertising appeal? Explain the essentials of a good advertising appeal.
15. Give the concept and methods of media scheduling.
16. What are the factors affecting budget size? Explain.
17. Explain the importance of advertising effectiveness measurement.

Group “C”

Analytical Answer Questions (Attempt any THREE questions) [3× 10 = 30]

18. Discuss the organizational structure of the advertising department and also explain the inter-departmental relations with examples.
19. If you are given responsibility to select the appropriate advertising agency of a company, what factors would you consider and why? Give your opinions.
20. Explain the process of media planning and also discuss the role of media research in media planning.
21. Describe the methods of establishing an advertising budget. Which method would you prefer and why? Discuss.

Group “D”

Comprehensive Answer Questions/Case Study: [1× 20= 20]

22. Read the following study carefully and answer the questions that follow:

In November 2005, Brown & Williamson Tobacco placed Advance cigarettes (cigarettes with lower levels of cancer-causing substances) into Indianapolis stores for a sales test. Ads supporting the brand featured part of a man’s or woman’s face focusing on one clear eye. The headline was “New ADVANCEA step in the right direction.” The tagline was, “All of the taste.....Less of the toxins.” The text credited the toxin reduction to a “revolutionary new filter design,” and a “patented new method for growing tobacco.” The text again stated, “Less toxins and great taste.”

At the time, there were four views of the likely impact of this product and its message. Brown & Williamson felt it met a market need. It used the “less toxins” claim because -

It seems to be the clearest and most impactful statement we could make of the facts that are behind Advance and the product itself. We did not want to get into polysyllabic chemical names.

One analyst felt that the tagline would backfire and remind smokers of the harmful effects of smoking:

People are aware of the fact that when they purchase cigarettes, there are significant adverse health consequences, but it does not seem to be a winning proposition to remind them every time.

Mathew Myers, president of the campaign for Tobacco-free Kids, felt it was unethical and misleading:

It is always a good thing to remove a known carcinogen from cigarettes, but it is irresponsible to make statements in marketing that will lead consumers to believe that the product is safer.

A final view was expressed by an analyst who saw very little demand for a safer or less toxic cigarette:

Cigarette smokers are risk-takers. If they are truly concerned about health, they quit.

Questions:

- i Which of the four positions described above is most likely accurate? Why?
- ii Explain the message strategy used by Brown & Williamson.

- iii What are the ethical issues involved surrounding Brown & Williamson's launch of this product?
- iv Critically evaluate the headline mentioned in the above case.

TRIBHUVAN UNIVERSITY
FACULTY OF MANAGEMENT
Office of the Dean

Full Marks: 100

Pass Marks: 50

Time: 3 Hrs.

Model Question

BBM/ 6th Semester/ MGT 237: Entrepreneurship and Business Resource Mapping

Candidates are required to answer all the questions in their own words as far as practicable.

Group "A"

Brief Answer Questions

10*2= 20

1. Mention two features of ecopreneurship.
2. Write two ways to sustain entrepreneurship.
3. Mention two ways of hedging risk of entrepreneurship.
4. What does overall market mean in entrepreneurship?
5. Show two uses of knowledge of business demography for product marketing.
6. Enlist the condition of resource mapping in Nepal.
7. Give two reasons of necessity of knowledge of background of business while preparing business plan.
8. What type of business is considered as trust?
9. Write two trade practices followed in Nepal.
10. Give four examples of disruptive innovation.

Group "B"

Short Answer Questions (Attempt ant SIX Questions)

6*5= 30

11. Explain the types of entrepreneurships.
12. Write short notes on trade secrets and industrial design.
13. How do you identify business opportunities? Explain.
14. Explain the sources of funding.
15. Describe the techniques of effective resource visualization.
16. Shed light on the concept of business demography and its use in business.
17. Explain the strategies of resource mapping for business.

Group "C"

Long Answer Questions (Attempt Any THREE Questions)

3*10= 30

18. Entrepreneurs should be both creative and risk taking at the same time to be successful.
Discuss the statement based on the technique of creativity and sources of innovation.
19. Feasibility analysis is prerequisite for the establishment of entrepreneurial business. Elaborate the statement taking care of financial feasibility analysis.
20. Prepare a plan of a business considering business canvas model that you intend to establish after your undergraduate degree.
21. "Informal resources are more important for the success of entrepreneurial business". Elucidate the statement.

Group "D"

Comprehensive Answer/ Case/ Situation/ Situation Analysis Question

(4*5=20)

22. Read the following case and answer the questions given below:

The priority of Government of Nepal seems to be in local resource-based entrepreneur development so the target of government, 'balanced regional development', can be met.

Experience shows that big business houses or industries especially established in foreign direct investment are creating conflict in Nepal. It is so because Nepal is a poor country and FDI providers are from financially and economically strong countries. They lobby for undue policy influence and take more undue benefits than local industries. They use the political power of host country to get more concession, rebates and benefits. Policy influence is the major problem of multinational companies.

Considering to all these factors, Government of Nepal prioritizes in local entrepreneurship development. Government has provided skill enhancing trainings to the youths of remote and village areas. CTEVT has provided basic level of training like computer repair, and mobile repair, etc. through other Non-governmental organizations (NGOs) and local offices and International non-governmental organizations also working in the field of training and development of entrepreneurship.

In the collaboration of Ministry of industry and United Nations Development Programme (UNDP), a project entitled 'Micro Enterprise Development Programme (MEDEP) has been established. It is working in the low-income family and disadvantaged and backward communities. It supports financially and technically to deprived communities to develop micro enterprises. As well, ELAM (Occupation), a poverty reduction project of Swiss development Agency (Helvetas), is also working in the field of enterprise development. It is especially working in terai region. It has provided training to those who want to start their own business. It gives training to entrepreneurs or persons who intends to develop knowledge on business plan preparation, marketing, account keeping, product development, and productivity improvement.

Government also has managed the institutions to support entrepreneurs. Some institutions are Ministry of Industry, Department of Industry, and Department of cottage and small industries,

Industrial promotion Board, Nepal Industrial Development Finance company, National productivity and Economic development centre, Cottage and Small Industries Development Board, Industrial Enterprise Development Institute and IT Park.

Even though all these arrangements have been made by the government of Nepal and international agencies, the set up and development of enterprises is not encouraging in Nepal.

Questions

- a) What may be the cause of slow development of enterprises in Nepal?
- b) Why do entrepreneurs need institutional support?
- c) Do you think local resource-based enterprises are more suitable to Nepal compared to big enterprises which obtain FDI? Explain.
- d) Suggest the best ideas for the development of rural and local resource-based enterprise in Nepal?

Tribhuvan University
Faculty of Management
Office of the Dean
Model Question, 2025

Full Marks: 100
Time : 3 Hour

BBM/ Sixth Semester/ BNK 217: Cooperatives Management

Candidates are required to give their answers in their own words as far as practicable.

Group “A”

Brief Answer Questions [10 x 2 = 20]

1. Outline any four functions of cooperatives.
2. List out any four types of cooperatives of Nepal.
3. Outline the types of meeting held by cooperatives.
4. State the meaning of multipurpose cooperatives.
5. List out the structure of cooperative regulation.
6. Write the full form of PEARLS.
7. Highlight the loan loss provision made by cooperatives.
8. List out the any four loan products of savings and credit cooperatives.
9. What do you mean by agency service in cooperatives?
10. State the meaning of personal guarantee in cooperatives.

Group “B”

Short Answer Questions: Attempt Any SIX questions. [6 x 5 = 30]

11. Briefly explain the seven basic cooperative principles.
12. Recognize the history of cooperative movements in Nepal.
13. Discuss the problems encountered by cooperatives in Nepal.
14. Briefly discuss about the prospect of cooperative in Nepal.
15. Briefly explain the needs of regulation and supervision in cooperatives.
16. Highlight the major provisions Cooperative Act 2074.
17. Briefly explain the major financial statements of cooperatives.

Group “C”

Long Answer Questions: Attempt any THREE questions. [3 x 10 = 30]

18. Define cooperatives. Briefly explain the various types of cooperatives exist in Nepal.
19. Discuss the various products and services offered by the savings and credit cooperatives.
20. Explain the role of cooperatives in women empowerment, poverty reduction, resource mobilization, community awareness and entrepreneurship development.
21. How is the governance structure of cooperatives in Nepal designed, and why is regulation and supervision essential for their effective functioning and sustainability? Explain.

Group “D”

Comprehensive questions/Case analysis/Situation analysis question: [4 x 5 = 20]

22. Nepal has a long history of cooperative movements aimed at enhancing economic and social development. The cooperative sector plays a crucial role in empowering women, reducing poverty, mobilizing resources, raising community awareness, and fostering entrepreneurship. Various types of cooperatives operate in Nepal, including producer cooperatives, consumer cooperatives, worker cooperatives, agricultural cooperatives, savings and credit cooperatives, and multipurpose cooperatives. The Cooperative Act 2074 and Cooperative Rules 2075 provide the legal framework for regulating and supervising cooperatives in the country.

A newly formed cooperative named "Samriddhi Multipurpose Cooperative" was established in a rural district of Nepal to promote financial inclusion and agricultural development. The cooperative primarily engages in savings and credit services, agricultural support programs, and small business financing for women entrepreneurs. Despite its potential, the cooperative faces several challenges, including low financial literacy among members, lack of proper loan monitoring, and difficulties in complying with auditing requirements. The executive committee of the cooperative is concerned about improving governance, financial management, and community engagement to ensure the long-term sustainability of the cooperative.

Questions:

- a. Based on the cooperative principles and values, how can Samriddhi Multipurpose Cooperative improve member participation and trust in its operations?
- b. What strategies can be implemented to enhance the loan repayment system and reduce the risk of loan defaults within the cooperative?
- c. Discuss the role of cooperative education and training in strengthening the management and financial literacy of cooperative members. How can institutional support help in this regard?
- d. How do the Cooperative Act 2074 and Cooperative Rules 2075 impact the operations of cooperatives in Nepal? What regulatory measures should the cooperative take to ensure compliance and sustainability?

The end

BBM/ Sixth Semester/ BNK 220: Security Analysis & Portfolio Management

Candidates are required to give their answers in their own words as far as practicable.

Group “A”

Brief Answer Questions [10 x 2 = 20]

1. Define speculation with example.
2. List out major types of orders in stock market.
3. Outline the major methods of stock market index calculation.
4. State the meaning of holding period return.
5. List out the any four assumptions of CAPM.
6. State the meaning of fiscal policy and monetary policy.
7. List out any two differences of technical and fundamental analysis.
8. ABC Company has maintained a dividend rate of Rs 4 per share for many years. The same rate is expected to be paid in the coming years. If investors require a 12 percent rate of return on similar investments, determine the present value of the company's stock.
9. Laxman has deposited Rs 150,000 in a margin account with a brokerage firm. If the initial margin requirement is 50%, what is the maximum rupee amount of stock that Laxman can purchase on margin?
10. A year ago, Melisa purchased 50 shares of common stock for Rs 20 per share. During the year, the value of her stock decreased to Rs 18 per share. If the stock did not pay a dividend during the year, what yield did Melisa earn on her investment?

Group “B”

Short Answer Questions: Attempt Any SIX questions. [6 x 5 = 30]

11. Distinguish between real and financial assets.
12. Technical analysts believe that one can use past price changes to predict future price changes. How do they justify this belief?
13. Discuss the factors affecting domestic macro economy.
14. The risk-free rate is 8 percent and the expected return on the market portfolio is 16 percent. A firm considers a project that is expected to have a beta of 1.3.
 - a. What is the required rate of return on the project?
 - b. If the expected IRR of the project is 19 percent, should it be accepted?
15. Suppose that the borrowing rate that your client faces is 9 percent. Assume that NEPSE index has an expected return of 13 percent and standard deviation of 25 percent, that risk-free rate is 5 percent. Suppose you form a portfolio comprising of your investment in NEPSE and risk-free asset that has the portfolio standard deviation of 15 percent.
 - a. What is the expected return on your portfolio as per capital market line?
 - b. What is the equilibrium price of risk and what does this mean?
 - c. What proportion of your wealth is devoted to NEPSE in this portfolio?
16. You purchased a share of stock on January 15, 19X8 for Rs.40 and sold it on July 15, 19X8 for Rs.42 after collecting a Rs.2 per share cash dividend.
 - a. What was your single– period rate of return for that half-year investment?
 - b. What was your single – period rate of return over the half-year investment period, stated at an annualized rate?

17. Through a margin account, Candy Cummings short sells 200 shares of Madison Inc. stock for Rs 50 per share. The initial margin requirement is 45%.
- If Madison stock subsequently raises to Rs 58 per share, what is the equity in Candy's account?
 - If Madison stock subsequently falls to Rs 42 per share, what is the equity in Candy's account?
 - Calculate Candy Cummings's rate of return in Parts a and b, assuming that the short loan was flat but the initial margin deposit earned interest at a rate of 8%, and that the prices of Rs 58 and Rs 42 were observed after one year during which the firm did not pay any dividends.

Group "C"

Long Answer Questions: Attempt any THREE questions. [3 x 10 = 30]

18. What do you understand by investment process? Describe the various steps involved in the investment process.
19. Assume that following three stocks: A, B and C represent the universe of a stock market. The closing price and number of shares outstanding for two dates are given below:

Stock	Number of shares outstanding on both dates	Closing price	
		2023	2024
A	1,000,000	600	800
B	10,000,000	200	350
C	30,000,000	180	250

- What is the price weighted index of these three stocks? Also compute the percentage change in the index from 2023 to 2024.
 - What is the value weighted index of these three stocks? Also compute the percentage change in the index from 2023 to 2024.
 - What is the equally weighted index of these three stocks? Also compute the percentage change in the index from 2023 to 2024.
 - Briefly discuss the difference in the results obtained above.
20. The stock of Nano Corporation is currently selling for Rs 10 per share. Earnings per share in the coming year are expected to be Rs 2. The company has a policy of paying out 50% of its earnings each year in dividends. The rest is retained and invested in projects that earn a 20% rate of return per year. This situation is expected to continue indefinitely.
- Assuming the current market price of the stock reflects its intrinsic value as computed using the constant-growth DDM, what rate of return do Nano's investors require?
 - By how much does its value exceed what it would be if all earnings were paid as dividends and nothing were reinvested?
 - If Nano were to cut its dividend payout ratio to 25%, what would happen to its stock price? What if Nano eliminated the dividend?
21. An 11 percent coupon bond with Rs 1,000 par value has 15 years maturity and is currently trading at Rs 900 per bond.
- What is the actual yield to maturity (YTM) of the bond?
 - What is the current yield of the bond?
 - What would be the value of the bond if yield to maturity of the bond falls to 10 percent?
 - How does yield to maturity affect the value of bond?

Group "D"

Comprehensive questions/Case analysis/Situation analysis question: [4 x 5 = 20]

22. You have recently been appointed in the post of chief investment officer of a Retirement Fund. The fund has invested Rs 50 million in a simple diversified portfolio of Stock Fund A (40 percent) and Stock Fund B (60 percent). Now you are asked to analyze risk return of existing portfolio, minimum variance portfolio, optimal risky portfolio and portfolio consisting risk free assets and optimal risky portfolio.

To assist you, the following expected return and standard deviation of stock fund A, Stock Fund B and risk-free asset have been developed:

	Stock fund A	Stock fund B	Risk free asset
Average rate of return	25%	40%	10%
Standard deviation of return	20%	35%	0

The covariance between return on Stock Fund A and Stock Fund B is – 210.

Required:

- a. Calculate return and risk of existing portfolio that is 40 percent of investment in Stock Fund A and 60 percent of investment in Stock Fund B.
- b. What are the investment proportions in the minimum variance portfolio of the two risky funds? Also calculate the expected value and standard deviation of rate of return on minimum variance portfolio of two risky funds.
- c. What is the weight of each risky assets in optimal risky portfolio? Solve numerically for the expected return and standard deviation of the optimal risky portfolio.
- d. If you invest 20 percent fund in risk free asset and 80 percent fund in the portfolio formed in part 'c', what will be the return and standard deviation of your new portfolio?

The end

BBM/ Sixth Semester/ EED 220: Microfinance & Cooperatives

Candidates are required to give their answers in their own words as far as practicable.

Group "A"

Brief Answer Questions [10 × 2 = 20]

1. What are any four functions of cooperatives?
2. List out any four types of cooperatives of Nepal.
3. Outline the types of meeting held by cooperatives.
4. State the meaning of multipurpose cooperatives.
5. List out the structure of cooperative regulation.
6. Highlight any four importance of microfinance.
7. List the types of microfinance providers.
8. Write the name of two loan products.
9. List out any four types of microfinance institutions in Nepal.
10. State the meaning of microfinance field visit.

Group "B"

Short Answer Questions: Attempt Any SIX questions. [6 × 5 = 30]

11. Briefly explain the seven basic cooperative principles.
12. Recognize the history of cooperative movements in Nepal.
13. Discuss the problems encountered by cooperatives in Nepal.
14. Briefly discuss about the prospect of cooperative in Nepal.
15. Can you briefly explain what is happening to the history of microfinance in Nepal?
16. Describe the microfinance product development process.
17. Highlight the issues and challenges in microfinance of Nepal.

Group "C"

Long Answer Questions: Attempt any THREE questions. [3 × 10 = 30]

18. What are the fundamental principles of microfinance, and how do they contribute to financial inclusion and economic empowerment, particularly in low-income communities? Explain.
19. What are the different types of microfinance products and services, and how do they address the financial needs of underserved populations while promoting economic sustainability? Explain.
20. What are the emerging trends and innovations shaping the future of cooperatives? Explain.
21. How is the governance structure of cooperatives in Nepal designed, and why is regulation and supervision essential for their effective functioning and sustainability? Explain.

Group "D"

Comprehensive questions/Case analysis/Situation analysis question: [4 × 5 = 20]

22. Microfinance institutions (MFIs) in Nepal play a crucial role in financial inclusion by providing credit and financial services to underserved populations. Consider a hypothetical microfinance institution, "Nepal Grameen Finance Ltd. (NGFL)," using ratio analysis to assess its financial health and performance.

NGFL was established in 2015 to provide microloans, savings, and insurance services to rural entrepreneurs. It operates under the regulatory framework of the Nepal Rastra Bank (NRB) and follows best practices in microfinance. The key business model features are Loan disbursement to women-led small businesses, Group-based lending methodology, High portfolio growth and focus on rural areas. The selected balance sheet and income statement data are given below:

Income Statement (2024)	
Total Revenue	Rs 500 million
Interest Income	Rs 400 million
Operating Expenses	Rs 150 million
Provision for Loan Losses	Rs 50 million
Net Profit	Rs 80 million
Nonperforming loans	Rs 60 million
Number of loans disbursed	50,000

Balance sheet (2024)	
Total Assets	Rs 2,000 million
Loan Portfolio	Rs 1,500 million
Deposits	Rs 800 million
Borrowings	Rs 700 million
Equity	Rs 500 million

To evaluate the financial performance of NGFL, calculate key ratios under the categories of profitability (ROA, ROE), efficiency (OER, cost per loan ratio), liquidity (current ratio and loan to deposit ratio), leverage (D/E ratio, CAR), and portfolio quality (PAR, loan loss reserve ratio).

The end

Tribhuvan University
Faculty of Management
Office of the Dean
Model Question, 2025

Full Marks: 100
Pass Marks: 50
Time: 3 Hrs.

BBM/ Sixth Semester /ACS 201: Taxation in Nepal

Candidates are required to give their answer in their own words as far as practicable. The figures in the margin indicate full marks.

Group A

Brief answer questions

Attempt **ALL** Questions

(10 x2=20)

1. Define direct tax with example.
2. Explain cannon of equity.
3. Automated System for Customs Data (ASYCUDA).
4. Describe the permanent account number (PAN).
5. Define the term Non-Business Chargeable Assets.
6. Mandira, a resident of Nepal furnished the following particulars of her income for the previous year.
 - a. Gain on sales of Non-business chargeable assets Rs. 500,000.
 - b. Gain on sales of non-listed shares Rs. 200,000.
 - c. Previous year cumulative business loss Rs. 400,000.

Required: Taxable income and capital gain tax.
7. XYZ Company supplied the following information.

Opening inventory of merchandise of Rs.500,000
Purchase of raw materials Rs. 1,500,000 includes Rs. 300,000 cost of plant and machinery.
Customs and Carriage inward cost Rs. 100,000
Ending inventory value costing Rs.100,000 but the market value Rs.80,000.

Required: Cost of trading goods.
8. Shivam earned Rs. 1,200,000 as a gain on sales of land. The land was purchased before 6 years ago. He has previous year cumulative loss in the same head Rs. 200,000.

Required: Taxable income and tax liability of Shivam.
9. The following information is provided to you.

Sales amount of company Rs. 9,00,000
Allowable expenses excluding pollution control cost Rs.300,000
Previous year loss Rs. 100,000
Pollution control cost Rs. 300,000

Required: Allowable pollution control cost under the ITA,2058 under section 17.
10. Bagale runs a public transport business in Gandaki region. He has two Sofa Deluxe buses with 5000 CC.. Annual net income from each bus Rs. 500,000.

Required: Tax liability of Mr. Bagale.

Group B

Short answer questions

Attempt any **SIX** Questions

[6x5]

11. Excise duty is an indirect tax. Explain.
12. Define Tax Deduction at Sources and mentioned any five final withholding payment
13. "Tax is the compulsory contribution from a person to government". Explain.

14. Following are the profit and loss position of a businessman for the previous income year:

Years	1	2	3	4	5	6	7	8	9
Profit or (Loss)	(250,000)	(260,000)	(85,000)	(40,000)	100,000	(50,000)	35,000	95,000	805,000

Additional information:

- a. On scrutiny, it revealed that profit of 4th year was derived after deducting donation Rs. 50,000 to tax exempt entity.
- b. Profit of the 9th year was derived before deducting research and development cost Rs. 210,000.

Required: Taxable income of 9th year and explanation wherever is necessary. [4+1]

15. Sharma, a resident of Nepal furnished the following particulars of his income for the previous year.

- a. Assessable income from garment business Rs.1,500,000
- b. Assessable loss from trading business Rs. 100,000
- c. Assessable income from local business Rs.150,000

He has claimed the following deductions:

- i. Research and development cost Rs. 250,000
- ii. Retirement contribution Rs. 350,000
- iii. Donation to tax exemption entity Rs. 110,000

Required:

- a. Adjusted taxable income b. Allowable Research & Development cost c. Taxable income d. tax liability. [2+1+1+1=5]

16. Following are the details of the fixed assets of special industry.

Particulars	Pool D
Opening Written Down Value	Rs.1,000,000
New addition during the year	
Purchase of computer on 1 st Marg	Rs. 500,000
Purchase of furniture on 25 th Magh	Rs. 390,000
Purchase of office equipment on 10 th Baishakh	Rs. 360,000
Discarded during the year book value Rs 200,000	Rs. 180,000
Repairs and maintenance during the year	Rs.. 150,000

Required:

- a. Allowable depreciation and repairs and maintenance b. Written down value of fixed assets at the end of the fiscal year. [2+3]

17. Jute Mills has submitted income statement of previous income year with taxable income Rs. 1,500,000 and total tax liability of Rs. 300,000. The Jute Mills deposited first installment tax at the end of Paush, Rs. 100,000, second installment at the end of Chitra Rs. 60,000 and third installment at the end of Ashadh, Rs. 70,000. Remaining tax amount Rs. 70,000 paid by Jute Mills after closing of the income year and paid on Shrawan end.

Required.

- A. Amount of interest to be paid under the ITA, 2058 under section 118 and explanation provision of installment payment of tax. [3+2]

Group C

Comprehensive answer questions

Attempt any **THREE** Questions

(3 X 10 =30)

18. Self-assessment tax system is not effective in underdeveloped country like Nepal. Do you agree with this statement?
 19. What is tax planning? How does it differ from tax evasion?
 20. ABC Company has imported readymade garment products from Germany in Cost Insurance and Freight [CIF] price to Calcutta port. The quantity and CIF cost to Calcutta were as follows:

Types of Goods	Pieces	CIF price per piece (Rs)	Customs rate (%)
T Shirt- Kids	1,600	500	5%
T Shirt- Boys	2,500	1,000	15%
Shirt- Ladies	1,800	1,400	15%
Paint- Boys	1,500	1,200	20%
Paint - Ladies	1,000	1,500	15%
Assorted Jackets	2,000	2,500	30%

Additional information:

On investigation, it revealed that, the customs officer found that the actual pieces of boys paint and assorted jackets were 2,000 and 2,500 pieces and the price per piece of ladies paint was as mentioned above details.

Required:

- a. Total invoice price including 13% VAT. B. Amount of customs duty. c. Explain about the provision of fine and penalties due to incorrect declaration goods at customs office as per customs Act. [3+3+4=10]

21. Jawalakhel Distillery producing excisable products has the following details:

Prime cost including direct material and direct wages Rs. 3,500,000.

Factory product cost Rs. 500,000.

Office administrative cost Rs. 300,000.

Selling and distribution expenses Rs. 200,000.

Profit on sales price 20 percent

Excise duty rate 25 percent

Required:

- a. Product cost. B. Period cost. C. Total cost of sales. D. Selling price of product. E. Net profit. F. Assessable value of product. G . Excise duty amount. [1+1+1+2+2+3=10]

Group D

Case/Situation/Extended Problem Analysis Questions

Attempt all question:

[20]

22. Manufacturing Company for the previous income year. Manufacturing company registered at the Value Added Department, Lazimpat Kathmandu, Nepal.

Particulars	Amount	Particulars	Amount
To Opening stock	240,000	By Sales (including VAT Rs. 500,000)	10,900,000
To Purchase of raw materials	6,500,000	By Closing stock	420,000
To Carriage on purchase of raw materials	100,000		
To Wages to workers	480,000		
To Gross profit c/d	4,000,000		

	11,320,000		11,320,000
To Office rent paid	300,000	By Gross profit b/d	4,000,000
To salary	400,000	By Gain on exchange	100,000
To General expenses	110,000	By Gain on accepting restriction	50,000
To Legal expenses	60,000	By Refund of customs duty	50,000
To Value added tax paid	200,000	By Bad debt recovered	40,000
To Interest on bank loan	50,000	By Agriculture income received	13,000
To Dividend paid to shareholders	20,000	By Rent from staff quarter	25,000
To Repairs and maintenance expenses	50,000	By Liability foregone by trade creditors	25,000
To Insurance premium of fixed assets	45,000	By Gain on sales of listed shares	100,000
To Research and development cost	225,000	By Interest on local money transaction (Net)	17,000
To Depreciation of plant & machinery	125,000	By Refund of income tax	10,000
To Bonus paid	110,000		
To Provision for doubtful debt	10,000		
To Donation paid	115,000		
To Advance income tax paid	100,000		
To Gratuity paid	50,000		
To Tax audit fee	60,000		
To Net profit	2,400,000		
	4,430,000		4,430,000

Additional Informations:

- a. Opening as well as closing stocks were overvalued by 20 percent
- b. Purchase of raw materials includes Rs. 500,000 worth of Plant and Machinery purchased on Bhadra of previous year, opening depreciation base amount of Plant and Machinery was Rs. 100,000. No part of Plant and Machinery was sold during the previous year.
- c. Forty percent of bad debts recovered were allowed previously.
- d. Donation includes;-
 - i. Paid to red cross society Rs. 40,000
 - ii. Paid to political parties registration in election commission Rs. 55,000
 - iii. Paid to private school Rs. 20,000
- e. General expenses include;-
 - i. Salary paid to staff amount Rs. 30,000 without having permanent account number [PAN].
 - ii. Advertising expenses Rs. 80,000 paid to prime adverting agency at a time by cash, while banking facility is available within 10 kilometers.
- f. Legal expenses include;-
 - i. Rs. 25,000 paid to lawyer for briefing Income Tax Act.
 - ii. Rs. 5,000 paid for income tax appeal.
 - iii. Rs. 10,000 paid for protecting the title of business assets.

- iv. Rs. 20,000 for fine and penalty late payment of Nepal Electricity Authority bills.
- g. Cumulative business loss of previous year Rs. 200,000.

Required:

- a. Assessable income from business.
- b. Statement of taxable income.
- c. Tax liability.
- d. Write any three disallowed expenses in computation of taxable income of the business under the ITA, 2058 section 21.
- e. VAT paid to government. [10+4+2+3+1=20]