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Daffodil International University

Faculty of Science and Information Technology

Department of Computer and Information System

Program: B.Sc. in CIS

Midterm Examination, Summer 2025

Course Code: FIN-232; Course Title: Financial Management System

Section: 19-A, Teacher's Initial: JM

Time: 1:30 Hours **Marks: 25**

Answer ALL Questions

[The figures in the right margin indicate the full marks and corresponding course outcomes. All portions of each question must be answered sequentially.]

1.	a) What is the goal of a firm, managers and employees? For what three basic reasons is profit maximization inconsistent with the wealth maximization? b) What is finance? State the legal forms of business organization.	**[2+3= 5]**	**CO1**
2.	Your brother has got an offer from a real estate company for an apartment at Banani costing Tk 65 lakhs if the payment is made immediately. The company also offered for 17 years installments payment of Tk 5.65 lakhs each. If the bank interest rate is 10%, you are required to suggest to your brother which offer should be accepted and why?	**[5]**	**CO2**
3.	You are planning to take a loan of Tk 15 lakhs from BHBFC at 8.5% interest per annum. You will have to repay the loan over the next 12 years. How much should the pay equally in every installment if you are to pay monthly installment?	**[5]**	**CO2**
4.	Your elder sister committed to present you with a car as a wedding gift after 5 years from now. The car will cost Tk 14 lakhs at that time. Your sister is planning to accumulate the fund by depositing an equal amount of money in a bank account bearing 13% interest. How much should your sister deposit in the bank account? Assume that a deposit should be made at the beginning of the period. The deposit should be made quarterly.	**[5]**	**CO2**
5.	There are some fund raising alternative sources for the Riziq Company. Calculate the costs. a) Riziq Company needs Tk 10 lakhs to meet short term requirement of fund. It can buy raw-material costing Tk 10 lakhs on terms of 2/15, Net 45. b) The company sold commercial paper at Tk 930 for 180 days where face value is Tk 1000 c) The company is planning to take Tk 10 lakhs for 180 days with 10% Interest rate form AB Bank with the collecting basis. 10% compensating balance. Which alternative method should be accepted by the company? Why?	**[5]**	**CO3**

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