Assignment # 1

স্কুল অব বিজনেস

BBA 6325

Bangladesh Open University

BBA Program

Semester: 242 (6th Level)

Course Title: Financial Market and Institutions **Due on: September 11, 2026**

Instructions

- Answer the all questions in your own handwriting on A4 size white paper.
- Fill-in the cover page of your assignment with care.
- Enclose the photocopy of your ID Card with the assignment (next to the cover page).
- Don't make spiral binding. Instead, make soft binding.
- Submit the assignment to the respective course tutor and ensure his/her signature on your Assignment Acknowledgement Form (see page#4 of Semester Calendar).

Questions

1. What is financial market? How financial markets facilitate corporate finance and investment management?
2. Explain the relationship between the interest and the business demand for loanable fund.
3. Explain how the expected interest rate in one year depends on your expectation of economic growth and inflation.
4. Summarize the commonly issued money market securities and mentioned the formula of calculation yield and value of each of them.
5. A money market security that has a par value of $10,000 sells for $8,816.60. Given that the security has a maturity of two years, what is the investor's required rate of return?
6. A U.S. investor obtains British pounds when the pound is worth $1.50 and invests in a one-year money market security that provides a yield of 5 percent (in pounds). At the end of one year, the investor converts the proceeds from the investment back to dollars at the prevailing spot rate of $1.52 per pound. Calculate the effective yield.

Assignment # 2

স্কুল অব বিজনেস

BBA 6325

Bangladesh Open University

BBA Program

Semester: 242 (6th Level)

Course Title: Financial Market and Institutions **Due on: October 02, 2026**

Instructions

- Answer the all questions in your own handwriting on A4 size white paper.
- Fill-in the cover page of your assignment with care.
- Enclose the photocopy of your ID Card with the assignment (next to the cover page).
- Don't make spiral binding. Instead, make soft binding.
- Submit the assignment to the respective course tutor and ensure his/her signature on your Assignment Acknowledgement Form (see page#4 of Semester Calendar).

Questions

1. Briefly describe the different types of bonds and their characteristics.
2. Explain auction process of treasury bonds.
3. Briefly describe the different types of residential mortgages.
4. Describe the process of book building. Why is book building sometimes criticized as a means of setting the offer price?
5. What is DSE? Describe the functions of Dhaka Stock Exchange (DSE).

Assignment # 3

স্কুল অব বিজনেস

BBA 6325

Bangladesh Open University

BBA Program

Semester: 242 (6th Level)

Course Title: Financial Market and Institutions **Due on: October 30, 2026**

Instructions

- Answer the all questions in your own handwriting on A4 size white paper.
- Fill-in the cover page of your assignment with care.
- Enclose the photocopy of your ID Card with the assignment (next to the cover page).
- Don't make spiral binding. Instead, make soft binding.
- Submit the assignment to the respective course tutor and ensure his/her signature on your Assignment Acknowledgement Form (see page#4 of Semester Calendar).

Questions

1. Mention the types of Finance Companies. How do Finance Companies procure funds? Explain.
2. How do open-end mutual funds differ from closed-end funds? Critically evaluate the impact of BSEC's recent guidelines on the conversion of closed-end mutual funds into open-end mutual funds. What are the potential benefits and challenges for investors and fund managers?
3. Write short notes on following terms:

(a) Repurchase Agreements (Repo)
(b) Stock index
(c) Derivative Securities
(d) Protective Covenants
(e) Debentures
(f) Market efficiency
(g) Equilibrium interest rate
(h) Initial Public Offering (IPO)
(i) Flipping Shares
(j) Hedge fund
(k) Call provisions
(l) Bond collateral
(m) Balloon-Payment Mortgages
(o) Fixed-Rate Mortgage
(p) Venture Capital
(q) Captive Finance Subsidiaries
(r) Securities and Exchange Commission (SEC)
(s) Mutual Funds

Assignment # 1

স্কুল অব বিজনেস

BBA 6326

Bangladesh Open University

BBA Program

Semester: 242 (6th Level)

Course Title: Human Resource Management **Date: 11 September, 2026**

Instructions

1. Answer all the questions in your own handwriting on A4-size white paper.
2. Fill in the cover page of your assignment with care.
3. Enclose the photocopy of your ID Card with the assignment (next to the cover page).
4. Don't make spiral binding. Instead, make a soft binding.
5. Submit the assignment to the respective course tutor and ensure his/her signature on your Assignment Acknowledgement Form (see page#3 of Semester Calendar).

Question **:**

1. (a) What is human resources management? Identify and describe the major environmental influences on human resource management.
   (b) Why is human resource management so important to all managers?
   (c) Discuss the functions of human resource management.

2. (a) What do you mean by human resources planning? What role does judgment play in making forecasts of future human resources demand and supply? Explain.
   (b) Explain the limitations of human resource planning.

3. (a) What do you mean by job analysis? Explain the nature of job analysis.
   (b) Discuss the methods of job analysis.
   (c) Explain the uses of job analysis data.

Assignment # 2

স্কুল অব বিজনেস

BBA 6326

Bangladesh Open University

BBA Program

Semester: 242 (6th Level)

Course Title: Human Resource Management **Date: 02 October, 2026**

Instructions

1. Answer all the questions in your own handwriting on A4-size white paper.
2. Fill in the cover page of your assignment with care.
3. Enclose the photocopy of your ID Card with the assignment (next to the cover page).
4. Don’t make spiral binding. Instead, make a soft binding.
5. Submit the assignment to the respective course tutor and ensure his/her signature on your Assignment Acknowledgement Form (see page#3 of Semester Calendar).

Question **:**

1. (a) What is recruitment? Explain the internal and external sources of recruitment with advantages and disadvantages.

   (b) Why careful selection is important to all types of organization? Explain the selection methods of employee.

   (c) What do you mean by test? Explain the types of test.

2. (a) What can undermine an interview’s usefulness? Describe the features of interview.

   (b) Explain the drawback of effective interview program.

3. (a) What is career? Explain the stages of career development.

   (b) What do you mean by training? Why training is so important to all level of employee? Explain.

   (c) Discuss the types and methods of training.

Assignment # 3

স্কুল অব বিজনেস

BBA 6326

Bangladesh Open University

BBA Program

Semester: 242 (6^{th} Level)

Course Title: Human Resource Management **Date:**

Instructions

1. Answer all the questions in your own handwriting on A4-size white paper.
2. Fill in the cover page of your assignment with care.
3. Enclose the photocopy of your ID Card with the assignment (next to the cover page).
4. Don't make spiral binding. Instead, make a soft binding.
5. Submit the assignment to the respective course tutor and ensure his/her signature on your Assignment Acknowledgement Form (see page#3 of Semester Calendar).

***Question* :**

1. (a) What is performance appraisal? Distinguish between performance appraisal and performance management.
   (b) Discuss the methods of performance appraisal.
   (c) Describe the factors that can distort performance appraisal

2. (a) What do you mean by compensation? Distinguish between compensation and benefits.
   (d) Discuss the components of compensation.
   (e) What is job evaluation? Describe the criteria of job evaluation.

3. (a) What is industrial relations? State the objectives of industrial relations.
   (b) Discuss the approaches of industrial relations.
   (c) Describe the industrial relations systems in Bangladesh.

Assignment # 1 | স্কুল অব বিজনেস | **BBA 6327**

Bangladesh Open University

BBA Program

Semester: 242 (6th Level)

Course Title: Marketing Promotion **Date: 11 September, 2026**

Instructions

- Answer all the questions in your own handwriting on A4-size white paper.
- Fill in the cover page of your assignment with care.
- Enclose the photocopy of your ID Card with the assignment (next to the cover page).
- Don’t make spiral binding. Instead, make a soft binding.
- Submit the assignment to the respective course tutor and ensure their signature on your Assignment Acknowledgement Form (see page#3 of the Semester Calendar).

Questions

1. **(a)** Define Integrated Marketing Communications (IMC). Explain in detail the evolution of IMC from a simple advertising and promotions function to a key strategic process.

(b) What is the promotional mix? Discuss the primary elements of the promotional mix and provide examples of how a company might optimize each component for a new product launch.

2. **(a)** "Communication is a process." Justify this statement. Discuss the various elements of the communication process with a suitable diagram.

(b) Explain the Hierarchy of Effects Model. What are the key benefits of utilizing this model to establish practical and measurable communication objectives for a marketing campaign?

(c) Identify the main strengths and weaknesses of the Hierarchy of Effects Model. Suggest practical ways a marketing manager can enhance the strengths and overcome the weaknesses.

3. **(a)** Why is setting a budget a critical part of the IMC planning process?

(b) Describe the different methods for setting an IMC budget (e.g., Top-Down, Bottom-Up approaches). Compare and contrast at least two specific methods, such as the Affordable method and the Objective and Task method.

(c) Explain the DAGMAR (Defining Advertising Goals for Measured Advertising Results) approach in detail. What are the essential characteristics of good objectives under this framework?

Assignment # 2

স্কুল অব বিজনেস

BBA 6327

Bangladesh Open University

BBA Program

Semester: 242 (6^{th} Level)

Course Title: Marketing Promotion **Date: 02 October, 2026**

Instructions

- Answer all the questions in your own handwriting on A4-size white paper.
- Fill in the cover page of your assignment with care.
- Enclose the photocopy of your ID Card with the assignment (next to the cover page).
- Don’t make spiral binding. Instead, make a soft binding.
- Submit the assignment to the respective course tutor and ensure their signature on your Assignment Acknowledgement Form (see page#3 of the Semester Calendar).

Questions

1. (a) Who are the main participants in the IMC process? Describe the role of an advertising agency and explain why a client might choose to hire one.

(b) Discuss the different types of advertising agencies (e.g., full-service, creative boutiques).

(c) Explain the various methods of agency compensation.

(d) What are the key criteria a company should use when selecting and evaluating an advertising agency to ensure a successful partnership?

2. (a) What is a creative strategy, and why is it considered the heart of advertising?

(b) Describe the stages of the creative process that an agency or marketing team goes through to develop an advertising campaign.

(c) Explain the concept of a "Big Idea" in advertising. Discuss the importance of developing a Creative Brief as a guiding document for the creative team.

3. (a) What is a creative strategy, and why is it considered the heart of advertising?

(b) Describe the stages of the creative process that an agency or marketing team goes through to develop an advertising campaign.

(c) Explain the concept of a "Big Idea" in advertising. Discuss the importance of developing a Creative Brief as a guiding document for the creative team.

Assignment # 3	স্কুল অব বিজনেস	BBA 6327

Bangladesh Open University

BBA Program

Semester: 242 (6^{th} Level)

Course Title: Marketing Promotion **Date: 30 October, 2026**

Instructions

- Answer all the questions in your own handwriting on A4-size white paper.
- Fill in the cover page of your assignment with care.
- Enclose the photocopy of your ID Card with the assignment (next to the cover page).
- Don't make spiral binding. Instead, make a soft binding.
- Submit the assignment to the respective course tutor and ensure their signature on your Assignment Acknowledgement Form (see page#3 of the Semester Calendar).

Questions

1. **(a)** Define Sales Promotion and distinguish between consumer-oriented and trade-oriented sales promotion.

(b) What is Public Relations (PR)? Discuss the primary roles and functions of PR within an organization's overall IMC strategy.

(c) Describe the process of public relations. How can an organization effectively use PR tools like press releases and sponsorships to build a positive public image?

2. **(a)** What is meant by the term personal selling? Elaborate on the unique role and strategic importance of personal selling in the IMC program, particularly for high-involvement products. Discuss with the help of examples from your surroundings.

(b) Discuss the key advantages and disadvantages of using personal selling as a promotional tool.

(c) How can a company measure and evaluate the effectiveness of its personal selling effort? Describe some quantitative and qualitative measures used.

3. **(a)** Discuss the major social and ethical criticisms of advertising and promotion. Provide examples to illustrate your points.

(b) Why is it important to measure the effectiveness of a promotional program? Discuss the key arguments for and against measuring effectiveness.

(c) Explain the primary economic effects of advertising. Does advertising help or hinder competition in the marketplace? Justify your answer.

Assignment # 1

স্কুল অব বিজনেস

BBA 6328

Bangladesh Open University
BBA Program
Semester: 242 (4th Level)

Course Title: Cost and Management Accounting **Date: 11 September, 2026**

Instructions

- Answer the all questions in your own handwriting on A4 size white paper.
- Fill-in the cover page of your assignment with care.
- Enclose the photocopy of your ID Card with the assignment (next to the cover page).
- Don't make spiral binding. Instead, make soft binding.
- Submit the assignment to the respective course tutor and ensure his/her signature on your Assignment Acknowledgement Form (see page#4 of Semester Calendar).

Questions

1. (a) What are key differences between financial and managerial accounting?
   (b) Give three examples of qualitative information that are relevant in managerial accounting but not captured and reported in financial accounting.
   (c) How do period costs differ from product costs?

2. (a) How does a manufacturing company calculate cost of goods sold? How is this different from a merchandising company?
   (b) Chewy Bones manufactures its own brand of pet chew bones. At the end of December 2024, the accounting records showed the following :

Balances:	**Beginning**	**Ending**
Direct Materials	$ 13,400	$ 10,500
Work-in-Process Inventory	0	1,500
Finished Goods Inventory	0	5,400
Other information:		
Direct materials purchases		$ 39,000
Plant janitorial services		900
Sales salaries		5,100
Delivery costs		1,700
Net sales revenue		115,000
Utilities for plant		1,200
Rent on plant		9,000
Customer service hotline costs		1,600
Direct labor		16,000

Required :

1. Prepare a schedule of cost of goods manufactured for Chewy Bones for the year ended December 31, 2024.
2. Prepare an income statement for Chewy Bones for the year ended December 31, 2024.
3. How does the format of the income statement for Chewy Bones differ from the income statement of a merchandiser?
4. Chewy Bones manufactured 17,500 units of its product in 2024. Compute the company's unit product cost for the year, rounded to the nearest cent.

3. (a) Following is a list of cost system characteristics and sample companies. Match each to either job order costing or process costing.

(i) Companies that produce small quantities of many different products.
(ii) A company that pulverizes wood into pulp to manufacture cardboard.
(iii) A company that manufactures thousands of identical files.
(iv) Companies that produce large numbers of identical products.
(v) A computer repair service that makes service calls to homes.
(vi) A company that assembles electronic parts and software to manufacture millions of portable media players.
(vii) A textbook publisher that produces copies of a particular book in batches.
(viii) A company that bottles milk into one-gallon containers.
(ix) A company that makes large quantities of one type of tankless hot water heaters.
(x) A governmental agency that takes bids for specific items it utilizes where each item requires a separate bid.

(b) Explain the difference between under allocated overhead and over allocated overhead. What causes each situation?

(c) If a company incurred $5,250 in actual overhead costs and allocated $5,575 to jobs, was the overhead over allocated or under allocated? By how much?

(d) Ki Technology Co. manufactures DVDs for computer software and entertainment companies. Ki uses job order costing. On April 2, Ki began production of 6,000 DVDs, Job 423, for Paradigm Pictures for $1.20 sales price per DVD. Ki promised to deliver the DVDs to Paradigm Pictures by April 5. Ki incurred the following direct costs:

Date	**Labor Time Record No.**	**Description**	**Amount**
4/02	655	10 hours @ $16 per hour	$ 160
4/03	656	20 hours @ $15 per hour	300

Date	**Materials Requisition No.**	**Description**	**Amount**
4/02	63	31 lbs. polycarbonate plastic @ $11 per lb.	$ 341
4/02	64	25 lbs. acrylic plastic @ $29 per lb.	725
4/03	74	3 lbs. refined aluminum @ $45 per lb.	135

Ki Technology allocates manufacturing overhead to jobs based on the relation between estimated overhead of $574,000 and estimated direct labor costs of $410,000. Job 423 was completed and shipped on April 3.

Required :

1. Prepare a job cost record for Job 423. Calculate the predetermined overhead allocation rate then allocate manufacturing overhead to the job.
2. Journalize in summary form the requisition of direct materials and the assignment of direct labor and the allocation of manufacturing overhead to Job 423. Wages are not yet paid.
3. Journalize completion of the job and the sale of the 6,000 DVDs on account.

Assignment # 2	স্কুল অব বিজনেস	BBA 6328

Bangladesh Open University

BBA Program

Semester: 242 (6^{th} Level)

Course Title: Cost and Management Accounting **Date: 02 October, 2026**

Instructions

- Answer the all questions in your own handwriting on A4 size white paper.
- Fill-in the cover page of your assignment with care.
- Enclose the photocopy of your ID Card with the assignment (next to the cover page).
- Don't make spiral binding. Instead, make soft binding.
- Submit the assignment to the respective course tutor and ensure his/her signature on your Assignment Acknowledgement Form (see page#4 of Semester Calendar).

Questions

1. TN Ltd., a Bangladeshi merchandising firm, is the exclusive distributor of a product that is gaining rapid acceptance. The company's revenues and expenses (in Bangladeshi taka) for the last three months are given below:

TN LTD.
Comparative Income Statement
For the Three months ending June 30

Particulars	April	May	June
Sales in units	3,000 ======	3,750 ======	4,500 =====
Sales revenue	$.420,000	$.525,000	$.630,000
Less: Cost of goods sold	168,000 ---------------	210,000 --------------	252,000 -----------------
Gross Margin	252,000	315,000	378,000
Less: Operating Expenses:			
Shipping expense	44,000	50,000	56,000
Advertising expenses	70,000	70,000	70,000
Salaries and Commissions	107,000	125,000	143,000
Insurance expense	9,000	9,000	9,000
Depreciation expense	42,000 ---------	42,000 ---------	42,000 -----------
Total Operating expenses	272,000 -----------	296,000 ---------------	320,000 -----------------
Net Income (loss)	(20,000) =========	19,000 =========	58,000 ==========

Required:

(a) Identify each of the company's expenses (including cost of goods sold) as variable, fixed, or mixed.

(b) By use of the high low method, separate each mixed expense into variable and foxed elements. State the cost formula for each mixed expense.

(c) Redo the company's income statement at the 7000 unit level of activity using the contribution Format.

2. Professor John Morton has just been appointed chairperson of the Finance Department at Westland University. In reviewing the department's cost records. Professor Morton has found the following total cost

associated with Finance 101 over the last several terms:

Terms	Number of Section Offered	Total Cost
Fall, last year	4	$.10,000
Winter, last year	6	14,000
Summer, last year	2	7,000
Fall, this year	5	13,000
Winter, this year	3	9,500

Professor Morton knows that there are some variable costs, such as amounts paid to graduate assistants, associated with the course. He would like to have the variable and fixed costs separated for planning purposes.

Required:

(a) Using the least-squares regression method, estimate the variable cost per section and the total fixed cost per term for Finance 101.

(b) Express the cost data derived in (a) above in the linear equation form Y = A + bx.
Assume that because of the small number of sections offered during the Winter Term this year, Professor Morton will have to offer eight sections of Finance 101 during the Fall Term. Compute the expected total cost of Finance 101.

3. Far North Telecom, Ltd., of Ontario, has organized a new division to manufacturing and sell specially cellular telephones. The division's monthly costs are shown below:

Manufacturing costs:	
Variable costs per unit:	
Direct materials..	$ 48
Variable manufacturing overhead.......................	$ 2
Fixed manufacturing overhead costs (total).............	$ 360,000
Selling and administrative costs:	
Variable..	12% of sales
Fixed (total)..	$ 470,000

Far North Telecom regards all of its workers as full time employees and the company has a long-standing no layoff policy. Furthermore, production is highly automated. Accordingly, the company includes its labor costs in its fixed manufacturing overhead. The cellular phones sell for $ 150 each. During September, the first month of operations, the following activity was recorded.

Units produced	12,000
Units sold..........................	10,000

Required:

(a) Compute the unit product cost under
(i) Absorption costing.
(ii) Variable costing.
(b) Prepare an absorption costing income statement for September.
(c) Prepare a contribution format income statement for September variable costing.
(c) Assume that the company must obtain additional financing in order to continue operations. As a member of top management, would you prefer to rely on the statement in (b) above or in (c) above when meeting with a group of prospective investors?

Assignment # 3	স্কুল অব বিজনেস	BBA 6328

Bangladesh Open University
BBA Program
Semester: 242 (6^{th} Level)

Course Title: Cost and Management Accounting **Date: 30 October, 2026**

Instructions

- Answer the all questions in your <u>own handwriting</u> on <u>A4 size white paper</u>.
- Fill-in the <u>cover page of your assignment</u> with care.
- Enclose the <u>photocopy of your ID Card</u> with the assignment (next to the cover page).
- <u>Don't make spiral binding</u>. Instead, make soft binding.
- Submit the assignment <u>to the respective course tutor</u> and ensure his/her <u>signature</u> on your Assignment Acknowledgement Form (see page#4 of Semester Calendar).

Questions

1. (a) Explain the difference between a cost standard and an efficiency standard. Give an example of each.
(b) Headset manufactures headphone cases. During September 2018, the company produced 106,000 cases and recorded the following cost data:

Standard Cost Information

	Quantity	Cost
Direct Materials	2 parts	$ 0.16 per part
Direct Labor	0.02 hours	8.00 per hour
Variable Manufacturing Overhead	0.02 hours	11.00 per hour
Fixed Manufacturing Overhead ($30,720 for static budget volume of 96,000 units and 1,920 hours, or $16 per hour)		

Actual Information

Direct Materials	(209,000 parts @ $0.21 per part)	$ 43,890
Direct Labor	(1,620 hours @ $8.10 per hour)	13,122
Variable Manufacturing Overhead		9,000
Fixed Manufacturing Overhead		30,000

Required :

(1) Compute the cost and efficiency variances for direct materials and direct labor.

(2) For manufacturing overhead, compute the variable overhead cost and efficiency variances and the fixed overhead cost and volume variances.

(3) Headset's management used better-quality materials during September. Discuss the trade-off between the two direct material variances.

(a) How do flexible budgets differ from static budgets

(b)Why the sales budget is considered the cornerstone of the master budget?

C) Belton Printing Company of Baltimore has applied for a loan. Its bank has requested a budgeted income statement for the month of April 2024 and a balance sheet at April 30, 2024. The March 31, 2024, balance sheet follows:

Belton Printing Company
Balance Sheet
March 31, 2024
Assets

Current Assets :		
Cash	$ 51,100	
Accounts Receivable	13,600	
Merchandise Inventory	12,000	
Total Current Assets		$ 76,700
Property, Plant & Equipment :		
Equipment and Fixtures	81,100	
Less : Accumulated Depreciation	(12,400)	68,700
		$ 145,400
	Liabilities	
Current Liabilities :		
Accounts Payable		$ 8,300
	Stockholder's Equity	
Common Stock, no par	$35,000	
Retained Earning	102,00	
Total stock holder equity		137,100
Total Liabilities and stock holder equity		$145,400

As Belton Printing's controller, you have assembled the following additional information:

- **a.** April dividends of $7,000 were declared and paid.
- **b.** April capital expenditures of $17,000 budgeted for cash purchase of equipment.
- **c.** April depreciation expense, $800.
- **d.** Cost of goods sold, 55% of sales.
- **e.** Desired ending inventory for April is $24,800.
- **f.** April selling and administrative expenses includes salaries of $29,000, 20% of which will be paid in cash and the remainder paid next month.
- **g.** Additional April selling and administrative expenses also include miscellaneous expenses of 10% of sales, all paid in April.
- **h.** April budgeted sales, $86,000, 80% collected in April and 20% in May.
- **i.** April cash payments of March 31 liabilities incurred for March purchases of inventory, $8,300.
- **j.** April purchases of inventory, $22,900 for cash and $37,200 on account. Half the credit purchases will be paid in April and half in May.

Required :

1. Prepare the sales budget for April.
2. Prepare the inventory, purchases, and cost of goods sold budget for April.
3. Prepare the selling and administrative expense budget for April.
4. Prepare the schedule of cash receipts from customers for April.
5. Prepare the schedule of cash payments for selling and administrative expenses for April.
6. Prepare the cash budget for April. Assume the company does not use short-term financing to maintain a minimum cash balance.
7. Prepare the budgeted income statement for April.
8. Prepare the budgeted balance sheet at April 30, 2024.

Assignment # 1

স্কুল অব বিজনেস

BBA 6329

Bangladesh Open University

BBA Program

Semester: 242 (6^{th} Level)

Course Title: Taxation and Public Finance **Due on: 11 September, 2026**

Instructions

- Answer all questions in your own handwriting on A4 size white paper.
- Fill in the cover page of your assignment with care.
- Enclose the photocopy of your ID Card with the assignment (next to the cover page).
- Don’t make a spiral binding. Instead, make a soft binding.
- Submit the assignment to the respective course tutor and ensure his/her signature on your Assignment Acknowledgement Form (see page#5 of Semester Calendar).

Questions

1. (a) State the four main functions of taxation. For each function, write one sentence explaining what it does. Then define direct and indirect taxes and give two examples of each from Bangladesh.

   (b) Explain the difference between a progressive, a proportional and a regressive tax system. Use a simple table of your own showing the tax paid by three persons earning Tk 20,000, Tk 50,000 and Tk 1,00,000 a month under each system, so that the difference is clear from the figures.

   (c) Two families buy goods worth Tk 10,000 in a month and pay VAT at 15 per cent on the total. Family A earns Tk 25,000 a month, and Family B earns Tk 1,00,000 a month. Calculate the VAT paid by each family and express it as a percentage of that family's income. Using your figures, explain why VAT is described as a regressive tax.

2. (a) Explain the objectives and importance of income tax in a developing country such as Bangladesh. Mention at least four objectives and describe each.

   (b) Mr. Karim is a salaried employee who has just crossed the taxable income limit for the first time. Describe, step by step, the procedure he must follow to pay his income tax in Bangladesh — from obtaining a TIN to submitting the return. Along with each step, state one right and one obligation that the law gives him at that stage.

3. (a) Define the following terms: income year, assessment year, assessee, taxpayer's identification number (TIN), and tax collection account number.

   (b) An employee draws a basic salary of Tk 30,000 per month. In addition, he receives a house rent allowance of Tk 12,000 per month, a medical allowance of Tk 2,000 per month, a conveyance allowance of Tk 1,500 per month and two festival bonuses, each equal to one month's basic salary. His employer contributes 10 per cent of basic salary to a recognized provident fund. Compute his total income from employment for the year.

Assignment # 2	স্কুল অব বিজনেস	BBA 6329

Bangladesh Open University

BBA Program

Semester: 242 (6th Level)

Course Title: Taxation and Public Finance **Due on:02 October, 2026**

1. Parts (a) and (b) are based on the following information. Ms. Nusrat Jahan is an officer of a private company. She furnishes the particulars below for the income year 2024–25. You are required to compute her income and tax for the assessment year 2025–26.

Employment income

Particulars	**Amount**
Basic salary	Tk 40,000 per month
Festival bonus	Two bonuses, each equal to one month's basic salary
House rent allowance	Tk 18,000 per month
Medical allowance	Tk 2,500 per month
Conveyance allowance	Tk 2,000 per month
Employer's contribution to recognized provident fund	10% of basic salary
Own contribution to recognized provident fund	10% of basic salary

Other income

Particulars	**Amount**
Rent from a residential house	Tk 12,000 per month
Municipal tax paid on that house	Tk 8,000 for the year
Income from sale of crops (agricultural income)	Tk 60,000
Interest on savings certificate (gross)	Tk 30,000

Investments made during the year

Particulars	**Amount**
Deposit pension scheme (DPS) instalment	Tk 5,000 per month

Life insurance premium (policy value Tk 2,00,000)	Tk 20,000
Donation to the Government Zakat Fund	Tk 5,000
Purchase of household furniture	Tk 25,000

(a) Compute Ms. Nusrat Jahan's income from employment, her income from rent and her income from other sources, and arrive at her total income for the assessment year 2025–26. Show each head separately in a proper statement.

(b) From your answer to part (a), work out her allowable investment and the investment tax rebate she may claim, and then compute her net tax liability after adjusting the rebate and the tax already deducted at source. State clearly which items of her investment list are eligible and which are not, and why.

2. (a) Define a capital asset and a capital gain. State any three assets that are not treated as capital assets for income tax purposes.

(b) Explain how income from rent is computed for tax purposes. Describe the deductions that are allowed against rental income and the rule applied to repair and maintenance expenditure.

3. Explain the following terms:

i. Gift.
ii. Transfer.
iii. Tax Challan.

Assignment # 3

স্কুল অব বিজনেস

BBA 6329

Bangladesh Open University

BBA Program

Semester: 242 (6th Level)

Course Title: Taxation and Public Finance **Due on: 30 October, 2026**

1. (a) Classify the income tax authorities of Bangladesh into administrative authorities and judicial authorities, naming at least three authorities under each class.

   (b) Describe the composition of the National Board of Revenue and explain its main functions. Also explain the powers and duties of the Deputy Commissioner of Taxes.

2. (a) Distinguish between capital expenditure and revenue (recurrent) expenditure. Give two examples of each from the national budget of Bangladesh. Also state any three classes of public revenue.

   (b) Explain the main economic, political and social factors that influence the level and pattern of public expenditure. Describe how an ageing population and an economic crisis such as a pandemic each change government spending priorities.

3. (a) Explain the following sources of public finance and mention one advantage and one limitation of each: borrowing, leasing, fees and charges, and grants and subsidies from international sources.

   (b) Define public debt. Distinguish between internal and external public debt, and between redeemable and irredeemable debt. State two reasons why a government borrows.