

25U250

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Name :

Reg. No :

SECOND SEMESTER UG DEGREE EXAMINATION, APRIL 2026

(FYUGP)

(Regular/Supplementary/Improvement)

CC24UCOM2FM106(1) - FINANCIAL LITERACY

(Commerce - MDC)

(2024 Admission onwards)

Time: 1.5 Hours

Maximum : 50 Marks

Credit: 3

Part A (Short answer questions)

Answer ***all*** questions. Each question carries 2 marks.

1. Explain the 50/30/20 rule for allocating income? [Level:2] [CO1]
2. What is a debenture? [Level:1] [CO3]
3. What is a financial plan? [Level:1] [CO1]
4. What is Electronic Funds Transfer (EFT) [Level:1] [CO2]
5. What are the tools used by the RBI to implement monetary policy? [Level:1] [CO2]
6. What is Surrender Value? [Level:1] [CO3]
7. Compare Market Index? [Level:3] [CO3]
8. What is a demat account? [Level:1] [CO4]
9. What is phishing? [Level:1] [CO4]
10. Explain speculation? [Level:2] [CO3]

(Ceiling: 16 Marks)

Part B (Paragraph questions/Problem)

Answer ***all*** questions. Each question carries 6 marks.

11. How does the Rule of 72 work? [Level:2] [CO1]
12. Explain the primary functions of insurance. [Level:2] [CO2]
13. Interpret the relationship between risk and return? [Level:3] [CO3]
14. What are the different kinds of bank frauds? [Level:1] [CO4]

15. What is the main objective of PMJDY?

[Level:1] [CO2]

(Ceiling: 24 Marks)

Part C (Essay questions)

Answer any *one* question. The question carries 10 marks.

16. Explain Debt Snowball Method and how to Repay Debt by using Snowball Method?

[Level:2] [CO1]

17. Explain the different from of advancing loans by banks ?

[Level:2] [CO2]

(1 × 10 = 10 Marks)
