

24U254

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Name :

Reg. No :

SECOND SEMESTER UG DEGREE EXAMINATION, APRIL 2025

(FYUGP)

CC24UCOM2FM106(1) - FINANCIAL LITERACY

(B.Com. - MDC)

(2024 Admission - Regular)

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 difference between saving and investing? [Level:2] [CO1]
2. What is asset allocation in portfolio investment? [Level:1] [CO3]
3. What are some common financial goals people have? [Level:1] [CO1]
4. What documents are required to open a savings bank account? [Level:1] [CO2]
5. What is Endowment Insurance Policy? [Level:1] [CO2]
6. What is Surrender Value? [Level:1] [CO3]
7. Compare Market Index? [Level:3] [CO3]
8. What is phishing? [Level:1] [CO4]
9. What are the benefits of having a trading account? [Level:1] [CO4]
10. Explain the difference between SIP and lump sum investment? [Level:2] [CO3]

(Ceiling: 16 Marks)

Part B (Paragraph questions/Problem)

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

11. Explain 50/30/20 rule to guide purchasing decisions? [Level:2] [CO1]
12. How does a special crossed cheque differ from a general crossed cheque? [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 are the features of RTGS? [Level:1] [CO2]

(Ceiling: 24 Marks)

Part C (Essay questions)

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

16. Why Is Debt-to-Income Ratio Important? How to work with the DTI ratio? [Level:2] [CO1]
17. Discuss the role of Commercial Banks in developing economy. [Level:2] [CO2]

(1 × 10 = 10 Marks)
