

QP CODE: D2BCM2407		(Pages: 2)		Reg. No :	
				Name :	
Second Semester (FYUGP) Degree Examination April 2025					
MDC Commerce & Management					
COM2FM106(1) : Financial Literacy					
(Credits: 3)					
Time: 1.5 Hours			Maximum Marks: 50		
Section A					
Answer the following questions. Each carries 2 marks (Ceiling: 16 marks)					
1.	What is the Rule of 72?	BL1	CO1, CO2, CO3		
2.	What is NUUP?	BL1	CO1, CO2		
3.	What is NPS?	BL1	CO1, CO2, CO3, CO4		
4.	Define Ponzi Scheme.	BL1	CO1, CO4		
5.	What is Life Insurance?	BL1	CO1, CO2, CO3		
6.	Explain Bearer Cheque.	BL1	CO1, CO2, CO3		
7.	List two benefits of setting Financial Goals.	BL1	CO1, CO2, CO3, CO4		
8.	Briefly explain PPF.	BL1	CO1, CO2, CO3, CO4		
9.	What is E2EE?	BL1	CO1, CO4		
10.	What is PMJDY?	BL1	CO1, CO2, CO3, CO4		
Section B					
Answer the following questions. Each carries 6 marks (Ceiling: 24 Marks)					
11.	Write the range of CIBIL Score and explain the factors that affect it.	BL2	CO1, CO2, CO3, CO4		
12.	Explain bank security measures that help prevent fraud and suggest safety tips for customers to protect their accounts.	BL2	CO1, CO2, CO4		
13.	Analyze the key reasons for portfolio revision. Provide examples to support your answer.	BL4	CO1, CO2, CO3, CO4		
14.	What precautions should financial institutions take to prevent investment fraud?	BL2	CO1, CO2, CO3, CO4		
(PTO)					

15.	Explain the tax implications of investing in real estate, gold, term deposits and equities.	BL5	CO1, CO2, CO3, CO4
Section C			
Answer any one question. Each carries 10 marks (1 x 10 = 10 Marks)			
16.	Explain the various guidelines for effective investment and how they help manage risk.	BL3	CO1, CO2, CO3, CO4
17.	Explain the different types of bank accounts in India and their uses.	BL3	CO1, CO2, CO3, CO4
CO : Course Outcome			
BL : Bloom's Taxonomy Levels (1 – Remember, 2 – Understand, 3 – Apply, 4 – Analyse, 5 – Evaluate, 6 – Create)			