QP CODE: D2BCM2505		**Reg. No**	**:**	**...............................**
		Name	**:**	**...............................**

Second Semester (FYUGP) Degree Examination April 2026

(Regular/Improvement/Supplementary)

Multi-Disciplinary Courses (MDC)

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.	Define the 50-30-20 principle.	BL1	CO1, CO2, CO3
2.	Explain Mobile Banking.	BL1	CO1, CO2
3.	What is a Term Deposit?	BL1	CO1, CO2, CO3, CO4
4.	Comment on Social Engineering Frauds.	BL1	CO1, CO2, CO3, CO4
5.	What is Insurance?	BL1	CO1, CO2, CO3
6.	What is savings account?	BL1	CO1, CO2, CO3, CO4
7.	Define inflation.	BL1	CO1, CO2, CO3, CO4
8.	Name the different types of Post Office Savings Schemes.	BL1	CO1, CO2, CO3, CO4
9.	Define 2FA.	BL1	CO1, CO4
10.	Write an account on EFT.	BL1	CO1, CO2
	Section B. Answer the following questions. Each carries 6 marks (Ceiling: 24 Marks)		
11.	Analyze the role of budgeting in personal financial management.	BL2	CO1, CO2, CO3, CO4
12.	What precautions should investors take to prevent investment fraud?	BL2	CO1, CO2, CO3, CO4
13.	Analyze the concept of the National Pension System (NPS) and explain how it works as a Retirement Savings Scheme.	BL4	CO1, CO2, CO3, CO4
14.	Explain common red flags of Ponzi Schemes and how they help identify fraudulent investments.	BL5	CO1, CO4
15.	Explain the concept of an Investment Portfolio (IP) and analyze how its key features contribute to financial stability and growth.	BL5	CO1, CO2, CO3, CO4
	Section C. Answer any one question. Each carries 10 marks (1 x 10 = 10 Marks)		
16.	List the CIBIL Score categories and explain how a person can increase their CIBIL Score.	BL5	CO1, CO2, CO3, CO4
17.	Compare the Basic Savings Bank Deposit Account (BSBDA) and the Pradhan Mantri Jan Dhan Yojana (PMJDY) account.	BL2	CO1, CO2, CO3, CO4
	CO : Course Outcome **BL : Bloom's Taxonomy Levels** (1 – Remember, 2 – Understand, 3 – Apply, 4 – Analyse, 5 – Evaluate, 6 – Create)		