

QP CODE: D3BEC2401	(Pages: 2)	Reg. No :
		Name :

THIRD Semester FYUGP Degree Examination November 2025

Value Added Courses (VAC)

ECO3FV108 : Financial Literacy and Personal Finance

(Credits: 3)

Time: 1.5 Hours

Maximum Marks: 50

Section A

Answer the following questions. Each carries 2 marks (Ceiling: 16 marks)

1.	Define financial planning.	BL1	CO1, CO2
2.	What is diversification in the context of financial planning?	BL1	CO1, CO2, CO4
3.	What is meant by medium-term in financial planning?	BL2	CO1, CO2
4.	List any two features of national pension system.	BL1	CO1, CO2, CO5
5.	List any two medium-term financial goals. Define Assets.	BL2	CO1, CO2, CO4
6.	Define risk	BL1	CO1, CO2
7.	What is a bank?	BL1	CO1, CO5, CO6
8.	List any two medium-term financial goals.	BL1	CO1, CO2, CO4
9.	What are variable annuities?	BL1	CO1, CO2, CO5
10.	What are long-term financial instruments?	BL1	CO1, CO2

Section B

Answer the following questions. Each carries 6 marks (Ceiling: 24 Marks)

11.	Explain the SMART method of developing financial goals.	BL1	CO1, CO2, CO4
12.	Write an account on repurchase instruments.	BL1	CO1, CO2
13.	Briefly explain the characteristics of bonds?	BL1	CO1, CO5, CO6
14.	Differentiate between life insurance and general insurance.	BL2	CO1, CO5, CO6
15.	List down the differences between primary and secondary capital market.	BL1	CO1, CO5, CO6

(PTO)

Section C

Answer any one question. Each carries 10 marks (1 x 10 = 10 Marks)

16.	Describe the major stock indices in India. Also elaborate the working of different Stock Exchanges in India	BL2	CO1, CO5, CO6
17.	Explain the principles of calculating time-value of money.	BL2	CO1, CO2, CO3

CO : Course Outcome

BL : Bloom's Taxonomy Levels (1 – Remember, 2 – Understand, 3 – Apply, 4 – Analyse, 5 – Evaluate, 6 – Create)