

QP CODE: D3BIB2406

(Pages: 2)

Reg. No :

Name :

THIRD SEMESTER FYUGP EXAMINATION, NOVEMBER 2025

Discipline Specific Core (DSC) Course - Minor

BIB3MN202 : Money Management

(Credits: 4)

Time: 2 Hours

Maximum Marks: 70

Section A

Answer the following questions. Each carries 3 marks (Ceiling: 24 marks)

1.	What is a personal budget?	BL2	CO1
2.	Define UPI.	BL2	CO4
3.	Mention the steps in creating a financial plan.	BL2	CO3
4.	What do you mean by income tax?	BL2	CO4
5.	What is a credit bureau?	BL1	CO3
6.	Comment on revolving credit.	BL2	CO3
7.	Savings is for short term needs. Elucidate the statement.	BL2	CO2
8.	What do you mean by unsystematic risk?	BL2	CO2
9.	Comment on personal finance.	BL2	CO1
10.	Comment on the principle of mitigation of interest.	BL2	CO4

Section B

Answer the following questions. Each carries 6 marks (Ceiling: 36 Marks)

11.	Explain the types of financial goals with examples.	BL2	CO1
12.	Give an account on the different types of savings account.	BL2	CO2
13.	Define financial planning. Explain the steps in financial planning.	BL2	CO3
14.	Discuss romance scam and its implications.	BL2	CO4
15.	Elaborate on the importance of debt management in personal finance.	BL2	CO1

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16. Discuss the features of a health insurance.	BL2	CO4
17. What are the problems faced by an investor if he invests 100 % in company shares?	BL2	CO2
18. Explain the different types of mutual funds based on market capitalization.	BL3	CO3

Section C

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

19. Write a note on money management and its components.	BL2	CO1
20. Give an account on various fixed income investment options.	BL2	CO2

CO : Course Outcome

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