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S.F

COMFISN 301

**Third Semester Common to all U.G. Courses
Examination, Dec. 2023/Jan. 2024
(NEP – 2020) (2022 – 23 Batch Onwards)
COMMERCE
Financial Education and Investment Awareness**

Time : 2 Hours

Max. Marks : 30

SECTION – A

(10 Marks)

Answer **any two** out of the following four questions.

(2×2=4)

1. What do you mean by Savings ?
2. Expand GDP.
3. Mention any two types of Bank Deposits.
4. Mention any two Key Financial Statements.

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Answer the following MCQ's.

(1×6=6)

5. Which of the following is not a type of Bank Deposits ?
 - a) Current A/c
 - b) Savings A/c
 - c) Demat A/c
 - d) Fixed deposit A/c
6. Which of these is/are scheduled commercial banks ?
 - a) Union Bank of India
 - b) IndusInd Bank
 - c) Standard Chartered Bank
 - d) All of these
7. In which year was the RBI Act enacted ?
 - a) 1934
 - b) 1947
 - c) 1950
 - d) 1872

P.T.O.



8. What is the full form of MSF in banking ?
- a) Maharashtra Security Force
 - b) Maharashtra State Finance
 - c) Marginal Standing Facility
 - d) Marginal Safety Facility
9. Ratio used to assess a firm's ability to meet its current liabilities.
- a) Current ratio
 - b) Liquid ratio
 - c) Debt equity ratio
 - d) Return on equity ratio
10. Short cut to estimate the number of years required to double investment.
- a) Rule 48
 - b) Rule 72
 - c) Rule 82
 - d) Rule 100

SECTION – B

(10 Marks)

Answer **any two** out of the following four questions.

(2×2=4)

11. Write any two Investment Avenues.
12. Expand SSY.
13. What is Capital Market ?
14. What do you mean by Systematic Risk ?

Answer the following MCQ's.

(1×6=6)

15. Investments made in listed equity shares provide for
- a) Better Liquidity
 - b) Guaranteed Capital Appreciation
 - c) Safety of Capital
 - d) All of the above
16. Public Provident Fund contribution is available for deduction under Section 80C of the Income Tax Act upto a maximum of
- a) Rs. 1,50,000
 - b) Rs. 1,00,000
 - c) Rs. 1,25,000
 - d) Rs. 2,00,000



17. When you invest on equity shares, which of these markets are you dealing with
- a) Primary Market
 - b) Secondary Market
 - c) Tertiary Market
 - d) Commodity Market
18. Risk Appetite generally _____ when the number of dependent family members increases.
- a) Increases
 - b) Decreases
 - c) No connection
 - d) Does not change
19. What is the full form of NEAT ?
- a) Natural Economic Assisted Treaty
 - b) National Economic Advisory Team
 - c) National Exchange for Automated Trading
 - d) Natural Exchange of Automated Transaction
20. In case of Fundamental Analysis, what does EIC stand for ?
- a) Equity, Investments, Capital
 - b) Economy, Industry, Company
 - c) Entrepreneur, Institution, Corporation
 - d) All of the above

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SECTION - C

(10 Marks)

Answer **any two** out of the following four questions.

(2x2=4)

21. What is a Mutual Fund ?
22. Expand : AMFI and ETF.
23. From the following compute NAV of a Mutual Fund Unit Total Assets of the Fund - Rs. 75,50,000, Liabilities - Rs. 7,85,000 and Total Units - 3,25,000.
24. Mention any two levels of Risk-o-meter.



Answer the following MCQ's.

(1×6=6)

25. Funds having a fixed maturity period are known as
- a) Open Ended MF
 - b) Closed Ended MF
 - c) Both a) and b)
 - d) None
26. ELSS Schemes are Tax Savings Mutual Fund
- a) True
 - b) False
27. Regulation of Mutual Funds in India is by
- a) SEBI
 - b) AMFI
 - c) Stock Exchange
 - d) Trust Act of India
28. As the expenses of the fund decreases, the NAV of the Mutual Fund will
- a) Increase
 - b) Decrease
 - c) No change
 - d) Both b) and c)
29. Expand SIP.
- a) System Information Plan
 - b) System Information Perspective
 - c) Systematic Information Plan
 - d) Systematic Investment Plan
30. Personal Budget is basically prepared to
- a) Compare expenses with incomes of an individual
 - b) Identify leakage of money
 - c) To take appropriate financial decisions
 - d) All of the above