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COMFISN 401

**Fourth Semester Common to All U.G. Courses
Examination, June/July 2024
(NEP 2020) (2022 – 23 Batch Onwards)
FINANCIAL EDUCATION AND INVESTMENT AWARENESS (SEC)**

Time : 2 Hours

Max. Marks : 30

SECTION – A

(10 Marks)

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

(2×2=4)

1. Give one example of Capital expenditure and Revenue expenditure.
2. Mention any two reasons for saving money.
3. Mention two kinds of Time deposit.
4. Expand PMJDY.



Answer the following MCQs.

(1×6=6)

5. If you invest ₹ 1,00,000 at an interest rate of 8% p.a. compounded annually, how many years it will take to double ?

- A) 5 B) 6 C) 9 D) 15

6. Which of the following is an example of business expense ?

- A) Payment of wages/salary B) Factory/office lease/rent payment
C) Payment made to vendors D) All of the above

7. What is time value of money ?

- A) The money available in present time is worth more than same amount in future
B) The money available in future is worth more than money available today
C) Depreciation
D) Appreciation

P.T.O.



8. Employment laws, Copyright laws, Labour laws, etc. are
A) Demographic Factors B) Economic Factors
C) Natural Factors D) Political and Legal Factors
9. In which year RBI Act was enacted ?
A) 1951 B) 1934 C) 1938 D) 1944
10. DBT stands for
A) Direct Bank Transfer B) Direct Benefit Transfer
C) Direct Benami Transfer D) Direct Buy Transfer

SECTION – B

(10 Marks)

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

(2×2=4)

11. Write any two investment avenues for better returns.
12. Expand SEBI.
13. What do you mean by Primary Market ?
14. Mention any two accounts which are must for investing in stock market.



Answer the following MCQs.

(1×6=6)

15. The act of spreading your investments to various asset classes in order to reduce the exposure level to any one is called
A) Divestment B) Diversification
C) Division of labour D) Directional trade
16. The risk profile of an investor who is willing to accept significant risks to maximize potential returns over the long term and is aware that he/she may lose a significant part of capital is
A) Aggressive B) Conservative
C) Moderately conservative D) Moderate
17. Systematic risk comes from the influence of external factors on an organisation.
A) True B) False



18. Which of these is not a money market instrument ?
- A) Certificate of deposit B) Commercial paper
C) T Bills D) Bonds
19. NSDL stands for
- A) National Security Defence Lieutenant
B) National Stock Derivative Limited
C) National Securities Depository Limited
D) National Securities Development Limited
20. Which scheme was launched with a aim to encourage the parents to secure the future for their daughters ?
- A) Sukanya Samriddhi Yojana
B) Prime Minister Vaya Vandana Yojana
C) Pradhan Mantri Jan Dhan Yojana
D) Vidya Yojana



SECTION – C

(10 Marks)

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

(2x2=4)

21. Give the meaning of the term 'Budget'.
22. Expand ELSS.
23. From the following compute NAV of a Mutual Fund Unit.
Total Assets of the Fund – ₹ 68,50,000, Liabilities – ₹ 7,90,000 and
Total units – 2,75,000.
24. Mention any two participants of Mutual Fund Sector.

Answer the following MCQs.

(1x6=6)

25. Which of the following is the full form of AMFI ?
- A) Avid Mutual Fund Investor B) Association of Mutual Funds of India
C) Aditya Birla Mutual Fund Inc. D) None of these
26. If risk free return is 5% and a scheme with beta of 1 earned a return of 7%, its Treynor ratio would be
- A) 1 B) 1.5 C) 2 D) 2.5



27. The difference between return earned and risk free return is called
- A) Risk Premium
 - B) Tracking Error
 - C) Alpha
 - D) Beta
28. As advised by SEBI, Risk-o-meter has five levels of risk for mutual fund schemes. True or False ?
- A) True
 - B) False
29. Which of the following Investment avenue gives liquidity, capital appreciation, affordability, tax benefits and relatively risk free returns ?
- A) Real Estate
 - B) Gold Bonds
 - C) Mutual Funds
 - D) Fixed Deposits
30. Which of the following funds are compulsorily held in DEMAT mode ?
- A) Retirement Fund
 - B) Children's Fund
 - C) ETFs
 - D) FoF

