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COMFISN 301

**III Semester Common to all U.G. Courses
Examination, December 2024/January 2025
(NEP – 2020) (2022 – 2023 Batch Onwards)**

FINANCIAL EDUCATION AND INVESTMENT AWARENESS (SEC)

Time : 2 Hours

Max. Marks : 30

SECTION – A

10

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

(2×2=4)

1. What is Gross Domestic Product (GDP) ?
2. Distinguish between NRE and NRO accounts.
3. Expand UPI and RTGS.
4. What is Compounding and Discounting ?

Answer the following MCQs.

(1×6=6)

5. What is the compound interest on ₹18,000 for 2 years at 10% per annum compounded annually ?

A) ₹ 21,780 B) ₹ 3,780 C) ₹ 3,000 D) ₹ 21,700

6. Which of the following is an example of income ?

A) Wages B) Salary C) Commission D) None of these

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. FCNR account stands for
- A) Foreign Currency Non-Resident Account
 - B) Foreign Currency Non-Russian Account
 - C) Foreign Currency National Account
 - D) Foreign Currency Namibian Account
9. What is Bank Rate ?
- A) Percentage of a bank's total deposits that needs to be maintained as liquid cash
 - B) Minimum reserve required to be maintained by banks
 - C) Central bank's Lending Rate
 - D) Commercial Bank lending rate
10. Who are stakeholders of a company ?
- A) Person or group who have vested interest in company
 - B) Person or group who do not have vested interest in company
 - C) Share holders
 - D) Account holders

SECTION – B



10

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

(2×2=4)

- 11. Expand NEAT and PMJDY.
- 12. Write any two types of financial securities.
- 13. Distinguish between capital market and money market.
- 14. What is investment ? Explain the reasons for investment.

Answer the following MCQs.

(1×6=6)

15. In investments, ELSS stands for
- A) Equity Linked Savings Scheme
 - B) Equity Liquid Saving Scheme
 - C) Exceptional Liquid and Safe Scheme
 - D) Enterprise Linked Social Security



16. When you invest in equity shares on the stock exchange, which of these markets are you dealing with?
- A) Primary market
 - B) Secondary market
 - C) Tertiary market
 - D) Commodity market
17. Greater the risk, _____ the expected returns.
- A) Greater
 - B) Lesser
 - C) Smaller
 - D) None of these
18. Systematic risk comes from the influence of external factors on an organization. True or False ?
- A) True
 - B) False
19. Purchasing shares of a company in the stock market is an
- A) Equity investment
 - B) Money market investment
 - C) Debt investment
 - D) Capital market investment
20. T-Bills are an example of
- A) Money Market Securities
 - B) Capital Market Securities
 - C) Conservative Market Securities
 - D) Aggressive Market Securities



SECTION – C

10

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

(2×2=4)

- 21. Mention the six levels of Risk-o meter.
- 22. State any two advantages of Mutual fund.
- 23. How is Treynor's ratio calculated ?
- 24. Mention any two key participants of Mutual fund industry.



Answer the following MCQs.

(1×6=6)

25. Risk appetite generally _____ when the number of earning family members increases.
- A) increases
B) decreases
C) there is no correlation
D) does not change
26. If risk free return is 5%, and a scheme with standard deviation of 0.5% earned a return of 7%, its Sharpe ratio would be
- A) 4
B) 4.5
C) 5
D) 5.5
27. Which regulations of SEBI are applicable for advisory services on investment ?
- A) SEBI Listing Obligations and Disclosure Requirements (SEBI LODR) Regulations, 2015
B) SEBI Issue of Capital and Disclosure and Requirements (SEBI ICDR) Regulations, 2009
C) SEBI Investment Advisers Regulations, 2013
D) None of these
28. The difference between Return earned and risk free return is called
- A) Risk Premium
B) Tracking Error
C) Alpha
D) Beta
29. Which party of the mutual fund is responsible for the day to day aspects of accounting for one or more assigned mutual fund ?
- A) AMC
B) Trustee
C) Fund Accountant
D) Fund Manager
30. What 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

