Program:	S.Y.B.Sc DS	**Semester:** III	**Program Code:** UGDS03
Course:	Financial Literacy		**Course Code:** NUDS307
Duration:	1 Hour	**Examination Pattern:** NEP-Autonomous - External.	**Max. Marks:** 30

Instructions:

1. All questions are compulsory.
2. Figures to the right indicate full marks.
3. Draw neat diagrams wherever necessary.
4. CO (Course Outcome), KL (Knowledge Level).

Examination:

REGULAR

Q.1	(A)	Multiple Choice Questions.					[08]	CO's	KL's
		I	Which asset class represents ownership in a company?					CO1, CO2, CO3	L1, L2
			a.	Debt	b.	Gold			
			c.	Equity	d.	Real Estate			
		II	What is the main objective of diversification?						
			a.	Increase taxes	b.	Reduce investment risk by spreading investments			
			c.	Invest only in stocks	d.	Eliminate all investment risks			
		III	Present Value (PV) refers to:						
			a.	Future value of money after interest	b.	Today's value of future money			
			c.	Value of gold investments	d.	Market value of shares only			
		IV	Insurance primarily helps individuals by:						
			a.	Increasing salary	b.	Transferring financial risk to an insurance company			
			c.	Reducing inflation	d.	Providing free healthcare			
		V	Which of the following is an example of retirement planning that also provides tax benefits?						
			a.	Investing in the National Pension System (NPS)	b.	Buying a mobile phone			
			c.	Paying electricity bills	d.	Purchasing gold jewellery			
		VI	A savings account mainly helps?						
			a.	Safe saving	b.	Buying shares			
			c.	Tax payment only	d.	Insurance			

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		VII	Savings means?						
			a.	Immediate spending	b.	Money kept aside			
			c.	Borrowed money	d.	Income tax			
		VIII	India's largest public sector bank is?						
			a.	ICICI	b.	SBI			
			c.	CitiBank	d.	HDFC			
	(B)	**State True or False.**					**[07]**	**CO's**	**KL's**
		I	Financial planning focuses only on investment decisions.					**CO1, CO2, CO3**	**L1, L2**
		II	Investment planning can include investing in tax-saving instruments such as PPF or ELSS.						
		III	GST is an example of a Direct tax.						
		IV	Digital banking completely eliminates the risk of cyber fraud.						
		V	An investment is made with the expectation of earning returns or increasing wealth over time.						
		VI	The Time Value of Money states that ₹100 received in the future is always worth more than ₹100 received today.						
		VII	Inflation means rise in prices of goods and services over a period of time.						
Q.2		**Attempt either (A) or (B)**							
	(A)	**Attempt any THREE of the following.**					**[15]**	**CO's**	**KL's**
	(a)	Define financial planning and list its major areas.						**CO1**	**L1**
	(b)	Differentiate between a savings account, current account, fixed deposit, and recurring deposit based on their features and suitability.						**CO2**	**L4**
	(c)	Given different financial requirements such as purchasing a house, buying a vehicle, funding education, and meeting short-term personal expenses, identify and select the most appropriate type of bank loan for each requirement with suitable justification.						**CO3**	**L3**
	(d)	Explain the features of UPI and Net Banking. Distinguish between UPI and Net Banking.						**CO2**	**L4**
	(B)	**Attempt any THREE of the following.**					**[15]**	**CO's**	**KL's**
	(a)	Explain the major asset classes and their characteristics with suitable examples.						**CO2**	**L2**
	(b)	List the principles of insurance.						**CO2**	**L1**
	(c)	Explain various types of taxes in India.						**CO3**	**L2**
	(d)	Given a case of an investor facing issues related to securities market regulation, Apply the functions of SEBI to identify appropriate regulatory measures and explain how SEBI can protect the investor.						**CO3**	**L3**

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