

BACHELOR'S DEGREE EXAMINATION, OCTOBER 2025
2025 ADMISSIONS REGULAR
SEMESTER I - MINOR - C (COMMERCE)
CO1D3CB101B24 - Basic Finance for Daily Life

Time : 1.5 Hours

Maximum Marks : 50

Part A

Answer all questions. Each question carries 1 mark. (1x10=10)

1. Describe Finance [CO1,Understand]
2. Explain the term Real assets with examples [CO2,Understand]
3. Compute the simple interest earned by Ravi if he invests ₹5000 at an annual interest rate of 4% for 3 years. [CO2,Apply]
4. Explain Effective rate of interest [CO2,Understand]
5. Describe Money at Call and Short notice [CO3,Understand]
6. Describe Fintech products [CO3,Understand]
7. Discuss insurance policy [CO3,Understand]
8. Define the term Financial Behaviour. [CO4,Understand]
9. Enumerate various types of Financial Attitudes. [CO4,Understand]
10. Define Financial Discipline. [CO4,Understand]

Part B

Answer any 2 questions from the bunch of CO2. Each question carries 5 mark. (5x2=10)

11. Examine the concept of Money market and its features [CO2,Understand]
12. Differentiate between Insurance and Investment [CO2,Understand]
13. Compute the future value of an amount of Rs.1,00,000 borrowed at 12% for two years under : a)Simple interest
b) Compound interest [CO2,Apply]

Part B

Answer any 2 questions from the bunch of CO3. Each question carries 5 mark. (5x2=10)

14. Explain different types of bonds [CO3,Understand]
15. Mention the factors to be considered by the borrower while applying for loan [CO3,Understand]
16. Distinguish between Insurance and Investment [CO3,Understand]

Part B

Answer any 2 questions from the bunch of CO4. Each question carries 5 mark. (5x2=10)

17. Describe the advantages of Household Budgeting. [CO4,Understand]
18. Discuss the various money personalities. [CO4,Understand]
19. Discuss some tips to overcome Inertia in Investment. [CO4,Understand]

Part C

Answer any 1 question from the bunch of CO1. Each question carries 10 mark. (10x1=10)

20. Illustrate some practical applications of financial socialisation in daily life [CO1,Apply]
21. Describe the following : (a)borrowing (b) budgeting (c)investment [CO1,Understand]