

BACHELOR'S DEGREE EXAMINATION, OCTOBER 2025
2025 ADMISSIONS REGULAR
SEMESTER I - MINOR - B (COMMERCE)
CO1DSCB101B24 - 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. Explain Savings. [CO1,Understand]
2. Examine Financial Literacy [CO1,Understand]
3. Define Financial Education. [CO1,Understand]
4. Describe Annuities [CO2,Understand]
5. Compute the Principal value if Rs.360 received as interest over 2 years at simple interest rate of 6% per annum [CO2,Understand]
6. Compute the simple interest earned by Ravi if he invests ₹5000 at an annual interest rate of 4% for 3 years. [CO2,Apply]
7. Describe Money at Call and Short notice [CO3,Understand]
8. Define the terms Insurer and Insured [CO3,Understand]
9. Discuss the concept of Simple interest [CO3,Understand]
10. Discuss the term Credit Behaviour. [CO4,Understand]

Part B

Answer any 2 questions from the bunch of CO1. Each question carries 5 mark.

(5x2=10)

11. Mention the importance of financial literacy. [CO1,Understand]
12. State the contents of financial education. [CO1,Understand]
13. Differentiate public finance and private finance. [CO1,Understand]

Part B

Answer any 2 questions from the bunch of CO2. Each question carries 5 mark.

(5x2=10)

14. Enumerate the features of Treasury Bills [CO2,Understand]
15. Calculate the EMI using the flat rate method for the following cases: a) Principal ₹3,00,000, annual interest rate of 10%, tenure of 3 years b) Principal ₹2,00,000, annual interest rate of 8%, tenure of 2 years [CO2,Apply]
16. 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)

17. Explain all the parameters the investors should consider while choosing an investment programme [CO3,Understand]
18. Distinguish between insurance and investment [CO3,Understand]
19. Discuss Equity shares and Preference shares [CO3,Understand]

Part C

Answer any 1 question from the bunch of CO4. Each question carries 10 mark.

(10x1=10)

20. Explain the various types of Financial behaviour. [CO4,Understand]

21. Discuss the role of Impulsivity in Expenditure and Savings

[CO4, Understand]