

BACHELOR'S DEGREE EXAMINATION, OCTOBER 2025
2025 ADMISSIONS REGULAR
SEMESTER I - MAJOR (COMMERCE)
CO1DSCA01B24 - 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. Define Financial Socialization. [CO1,Understand]
2. Define compounding [CO2,Understand]
3. Explain Effective rate of interest [CO2,Understand]
4. If Seema received Rs.360 as interest over 2 years at simple interest rate of 6% per annum, compute the initial amount she invested. [CO2,Understand]
5. Explain Money at Call and Short notice [CO3,Understand]
6. Describe Simple interest [CO3,Understand]
7. Calculate the annual simple interest rate, if Prakash receives Rs.800 as interest for a principal of Rs. 4000 over 4 years. [CO3,Apply]
8. Explain Financial Discipline. [CO4,Understand]
9. Discuss the different types of Numeracy. [CO4,Understand]
10. Discuss the meaning of Investment Behaviour. [CO4,Understand]

Part B

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

(5x2=10)

11. Explain the types of risk [CO2,Understand]
12. Describe the concept of Money market and its features [CO2,Understand]
13. Calculate the EMI for the following
 1. A loan of Rs.5,00,000 at 10% annual interest rate for 5 years using flat rate method
 2. Principal ₹3,00,000, annual interest rate of 10%, tenure of 3 years [CO2,Apply]

Part B

Answer any 2 questions from the bunch of CO3. Each question carries 5 mark.

(5x2=10)

14. Distinguish between Insurance and investment [CO3,Understand]
15. Discuss various types of Bonds [CO3,Remember]
16. Explain Equity shares and Preference shares [CO3,Understand]

Part B

Answer any 2 questions from the bunch of CO4. Each question carries 5 mark.

(5x2=10)

17. Explain the key outcome associated with different financial attitudes. [CO4,Understand]
18. Describe the various money personalities. [CO4,Understand]
19. Discuss the key factors to be considered while selecting credit. [CO4,Understand]

Part C

Answer any 1 question from the bunch of CO1. Each question carries 10 mark.

(10x1=10)

20. Discuss the financial socialization agencies [CO1,Understand]
21. Summarise the role of Financial literacy in decision making process. [CO1,Understand]