

3/MDC-212 Syllabus-2023

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(Nov-Dec)

FYUP : 3rd Semester Examination

MULTIDISCIPLINARY COURSE

(Financial Literacy)

MDC-212

Marks : 56

Time : 2 hours 30 mins

*The figures in the margin indicate full marks
for the questions*

PART—A

(Short answer-type questions)

Answer any four questions :

4×4=16

- 1. Explain the major components of financial literacy.**
- 2. What are the key advantages of investing in mutual funds?**
- 3. Explain the different types of bank accounts that can be opened in India.**

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(Turn Over)

(2)

4. Write a note on PRAN (NPS).
5. Enumerate the benefits of Sukanya Samriddhi Yojana Account.
6. Distinguish between insurance and mutual funds.

PART—B

(Descriptive answer-type questions)

Answer any *four* questions : 10×4=40

7. (a) Highlight the importance of financial literacy. 4
(b) How is savings different from investment? 3
(c) What is the role of e-payment gateways in e-commerce transactions? 3
8. (a) Write a note on 'Demat Account'. 4
(b) What are the benefits of obtaining a Permanent Account Number (PAN)? 3
(c) What is the main purpose of 'know your customer' (KYC) in banking? 3

9. (a) Explain briefly the risk and return relationship in investment decisions. 3
- (b) Distinguish between share and debentures. 4
- (c) How is Term Insurance different from Health Insurance? 3
10. (a) What is the primary purpose of pension policies? 3
- (b) Write a note on Unit-Linked Insurance Policies (ULIPs). 3
- (c) Define general insurance. List out the different types of general insurance policies. 4
11. (a) Write notes on (any two) : $3 \times 2 = 6$
- (i) Kisan Vikas Patra (KVP)
- (ii) National Savings Certificate (NSC)
- (iii) Public Provident Fund (PPF)
- (b) How is tax liability of an individual determined in India? 4

(4)

12. (a) What are the main sources of income in India? 3
- (b) Write a note on Senior Citizen Savings Scheme. 3
- (c) Point out the importance of family budget in managing finances of a family. 4
