

**3/MDC-212 Syllabus-2023**

**2 0 2 5**

( 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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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

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( Continued )

( 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*) : 3×2=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

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( Turn Over )

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

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