K26FY1345 Pages: 2 Reg No:.....
Name:.....

Second Semester FYUGP Degree (Reg/Sup/Imp) Examination April 2026

KU2DSCECO109 - PERSONAL FINANCE

2024 Admission onwards

Time : 2 hours Maximum Marks : 70

Section A

Answer any 6 questions. Each carry 3 marks.

1. What are the different types of loans
2. Define debt avalanche method
3. Define personal finance
4. Write Three different types of savings accounts
5. Define insurance
6. What is FinTech?
7. Define risk
8. What are equity markets?

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Section B

Answer any 4 questions. Each carry 6 marks.

9. Discuss the importance of personal finance in managing one's financial well-being?
10. Demonstrate the different types of financial skills required for a financial manager
11. Make a comparative analysis of different types of savings accounts
12. Examine the concept of the risk-return trade-off. How do investors balance risk and potential return when making investment decisions?
13. Discuss the importance of investing in gold and commercial real estate as part of a diversified investment strategy.
14. Describe the advantages and disadvantages of investing in mutual funds. How do they help in portfolio diversification?

Section C

Answer any 2 questions. Each carry 14 marks.

15. Describe the key rights and responsibilities of financial consumers. How can consumer protection laws and policies improve financial literacy and security?

16. Discuss the long-term effects of the Covid-19 pandemic on personal finance strategies. What lessons can individuals and businesses learn from the financial challenges faced during the pandemic?

17. Analyze the different strategies for debt repayment. How can these strategies help individuals manage and reduce debt?

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