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**PRESIDENCY UNIVERSITY**

**Bengaluru**

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| **Ph.D. Course Work End Term Examinations – JAN-FEB 2025** |
| **Date:** 31- 01- 2025 **Time:** 09:30 am – 12:30 pm |

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| --- | --- | --- |
| **School:** SOC | **Program:** Ph.D. | |
| **Course Code :**COM840 | **Course Name:** Financial Literacy | |
| **Semester**: | **Max Marks**:100 | **Weightage**:50% |

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| --- | --- | --- | --- | --- | --- |
| **CO - Levels** | **CO1** | **CO2** | **CO3** | **CO4** | **CO5** |
| **Marks** | **10** | **50** | **40** |  |  |

**Instructions:**

1. *Read all questions carefully and answer accordingly.*
2. *Do not write anything on the question paper other than roll number.*

**Part A**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Answer ALL the Questions. Each question carries 10 marks. 6Q x 10M=60Marks** | | | | |
| **1** | Discuss the role of saving and investing in achieving personal financial goals. How do these concepts differ from each other? | **10 Mark** | **L2** | **CO1** |
| **2** | Compare a low-risk and a high-risk investment option, outlining their potential returns and risks. How can financial literacy assist in making informed investment decisions? | **10 Mark** | **L2** | **CO2** |
| **3** | Using real-world examples, explain how financial literacy can help individuals avoid debt traps. What strategies can be used to prevent excessive borrowing? | **10 Mark** | **L2** | **CO2** |
| **4** | Develop a detailed financial plan for an individual aiming to retire in 20 years, incorporating savings, investment strategies, and risk management. Consider inflation and market conditions. | **10 Mark** | **L2** | **CO3** |
| **5** | Why is insurance important for risk management, and how does financial literacy help individuals select the right insurance products? | **10 Mark** | **L2** | **CO3** |
| **6** | How do consumer rights and responsibilities play a role in financial transactions, and why is it important to be aware of them? | **10 Mark** | **L2** | **CO2** |

**Part B**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Answer the Questions. Each question carries 20 marks 2Q x 20 = 40 Marks** | | | | | |
| **7.** |  | Examine the role of financial literacy in managing credit and debt. Provide a step-by-step guide to improving credit scores and reducing debt levels. | **20 Marks** | **L3** | **CO2** |
|  | | | | | |
| **8.** |  | Explain how financial literacy helps individuals navigate complex banking and financial services, such as choosing the right savings account or understanding mortgage terms. Provide examples of how poor financial knowledge can lead to costly mistakes. | **20 Marks** | **L4** | **CO3** |

**\*\*\*\*\* BEST WISHES \*\*\*\*\***