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**PRESIDENCY UNIVERSITY**

**Bengaluru**

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

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| **School:** SOC | **Program:** Ph.D. | |
| **Course Code :** COM825 | **Course Name :** Financial Literacy Saving and Investment | |
| **Semester**: | **Max Marks**: 100 | **Weightage**: 50% |

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| --- | --- | --- | --- | --- | --- |
| **CO - Levels** | **CO1** | **CO2** | **CO3** | **CO4** | **CO5** |
| **Marks** | **10** | **10** | **30** | **30** | **20** |

**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** | What is financial literacy, and why is it crucial for managing personal finances effectively? | **10 Marks** | **L** | **CO1** |
| **2** | How does financial literacy influence financial decision-making and help individuals manage their personal finances better? | **10 Marks** | **L** | **CO2** |
| **3** | Explain common financial terms and concepts. How do they contribute to better financial management for individuals? | **10 Marks** | **L** | **CO3** |
| **4** | What are the essential steps in setting financial goals? Discuss how setting goals can lead to improved financial outcomes. | **10 Marks** | **L** | **CO4** |
| **5** | Discuss the importance of saving in personal finance. What are the different types of savings accounts, and how do they meet various financial needs? | **10 Marks** | **L** | **CO5** |
| **6** | What is an emergency fund, and why is it necessary for financial security? How can individuals plan effectively to build one? | **10 Marks** | **L** | **CO5** |

**Part B**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Answer the Questions. Each question carries 20 marks 2Q x 20 = 40 Marks** | | | | | |
| **7.** |  | Discuss various strategies and techniques to build a consistent savings habit. How can individuals save for both short-term and long-term financial goals? | **20 Marks** | **L** | **CO3** |
|  | | | | | |
| **8.** |  | Explain the principles of investing and the types of investments available (stocks, bonds, real estate). How do risk and return factor into investment decisions, and why is diversification important? | **20 Marks** | **L** | **CO4** |

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