

Q1 a. Multiple Choice Question (Any 8)

(08)

1. _____ is defined as an agreement enforceable by law.
(a) Prospectus (b) Contract (c) Advertisement (d) Treasury bill
2. _____ is the process of identifying and controlling threats to an organization.
(a) Risk Management (b) Risk Mitigation (c) Credit union (d) Bank
3. An investment is an asset or items acquired with the goal of generating _____.
(a) Growth (b) Income (c) Investment (d) Capital
4. _____ is the objectives of Investment.
(a) Safety (b) Action (c) priority (d) Risk
5. Investment activities support people's in attaining their _____ financial goals.
(a) long term (b) short term (c) medium term (d) moderate term
6. _____ is non- profit institutions owns by the members.
(a) Bank (b) Credit union (c) Bonds (d) Treasury bill
7. _____ refers to high security debt instruments that enables an entity to raise funds.
(a) Income (b) Bonds (c) Credit union (d) Bank
8. _____ refers to physical gold & silver of high purity.
(a) Bullion (b) Financial literacy (c) Credit union (d) Risk
9. _____ is the cognitive understanding of financial components and skill.
(a) Individual Investing (b) Financial Literacy (c) Bond (d) Succession planning
10. Individual investors are known as _____.
(a) Retail investors (b) Financial literacy (c) Credit union (d) ETF

Q1b. True or False (Any 7)

(07)

1. Individuals who gain financial knowledge develop various sources of income.
2. Individual economy unit refers to one unit which participants in production, mechanism.
3. LIC & Investment companies are two types of financial institutions offerings annuity products.
4. Investors can purchase annuities in with monthly premiums payments.
5. ETF can even structure to track specific investment strategy.
6. Time horizon are not detected by investment goals and strategy.
7. Tax helps the government fund debt project for economic development.
8. Direct Tax are not paid to the government.
9. Motivation is what gets you started.
10. Financial literacy is ability to make better financial decisions.

- Q2 a. Define Risk. Explain the classification of Risk. (08)
b. Explain Importance terms of Security contract Act 1956. (07)

OR

- c. Define Contract. Explain its types. (08)
d. Discuss Methods of Risk Identification. (07)

- Q3a. Define Stakeholder. State various Types of Stakeholders. (08)
b. Discuss Risk mitigation in details. (07)

OR

- c. Define Investment. Explain Importance of Investment (08)
d. Explain Types of Risk. (07)

- Q4a. Discuss Importance of Direct Tax and Indirect Tax. (08)
b. Discuss Bank product for Investment (07)

OR

- c. Discuss Bullion Market (08)
d. Explain Annuities in details (07)

- Q5a. What is Financial literacy? Explain the components of Financial Literacy. (08)
b. What is Personal financial planning with its process. (07)

OR

- Q5b. Short Notes (Any 3) (15)

1. Distinguish between Bank & Credit union.
2. Corporate Governance.
3. Unsystematic risk.
4. Types of Bonds.
5. Objectives of Investment.