



P. Sambal

Avinashilingam Institute for Home Science and Higher Education for Women

Deemed to be University Estd. u/s 3 of UGC Act 1956, Category A by MHRD [now MoE]

Re-accredited with an A++ Grade by NAAC CGPA 3.65/4, Category I by UGC

Coimbatore-641043, Tamil Nadu, India

Continuous Internal Assessment Test I – August 2025

III Semester

Class : II UG
Major : All Majors

Time : 2 hours
Max. Marks : 60

Discipline specific Elective Course VI 23BCOGE3 - Introduction to Personal Finance

Course Outcomes:

- CO1: Analyse the various source of borrowing and payment systems available to the clients
- CO2: Create a plan for Debt Management and Financial Portfolio
- CO3: Compute marginal and Average Tax Brackets
- CO4: Analyse the Risk Management Techniques
- CO5: Ability to calculate Retirement Funding

Part A

6 x 1 = 6

Choose the Correct Answer

1. The budget is _____.
a. spending plan showing sources and uses of income.
b. A limit on spending that cannot be exceeded
c. The amount of money that a credit card will let you charge without penalties.
d. All the above
CO1: K1
2. The primary goal of financial management is _____.
a. To minimise the risk
b. To maximise the owner's wealth
c. To maximise the return
d. To raise profit
CO1: K2
3. Which of the following is the primary function of insurance?
a. Making risk disappear.
b. Pooling and sharing risk among the insured.
c. Making someone else pay for an accident or loss.
d. To make a company prof
CO1:K3
4. UPI is developed by _____.
a Reserve Bank of India (RBI)
b National Payments Corporation of India (NPCI)
c Indian Banks' Association (IBA)
d Ministry of Finance, Government of India
CO2: K2
5. Who is the father of computer security?
a. August Kirchhoff's
b. Bob Thomas
c. Robert
d. Charles
CO2: K5
6. An investor invests in assets known as _____.
a. Securities
b. Block of Assets
c. Portfolio
d. None of the above
CO3: K1

Part B

3 x 6 = 18

Answer ALL questions

Each answer should not exceed 400 words or two pages

- 7.a. Define Personal Finance. Explain the importance of Personal Finance
CO1: K1
(or)
- 7.b. Discuss the Types of Financial Goals?
CO1: K1
- 8.a. List out the benefits of using UPI from the point merchants, customers and bank?
CO1: K2
(or)
- 8.b. Explain the type of Risk in investment planning in brief
- 9.a. What are the steps involved in risk-return analysis?
CO2: K2
(or)
- 9.b. List out the importance of Investment decisions.
CO2: K2

Part C

3 x 12 = 36

Answer ALL questions

Each answer should not exceed 800 words or four pages

- 10.a. Discuss the importance of Investing in different in Mutual fund schemes.
CO1: K2
(or)
- 10.b. Elaborate the advantages, and disadvantages of investing in bonds as part of your personal financial plan.
CO1: K2
- 11.a. Explain the different types of savings and its advantages.
CO2: K2
(or)
- 11.b. Elaborate the potential risks involved in investing in Mutual Fund.
CO2: K2
- 12 a. Explain the safety measure to avoid online Fraudulent activities.
CO2: K2