

**NATIONAL INSTITUTE OF TECHNOLOGY, KURUKSHETRA**  
**THEORY EXAMINATION**

**Examination: May 2024**  
**Programme: B. Tech.**  
**Subject: Financial Education**  
**Maximum Marks: 50**  
**Number of Questions to be Attempted: Five (05)**  
**Total No. of Questions: Six (06)**

**Roll No..5130..**  
**Semester: 2nd**  
**Course Code: HSIC-103**

**Time Allowed: 3 Hours**  
**Total No. of Pages Used: 01**

The candidates, before starting to write the solutions, should check the Question Paper for any discrepancy and ensure that they have been delivered the Question Paper of right Course No. and correct Subject Title.

**Note:** Attempt Five questions in all. All questions carry equal Marks.

Q1 Explain the Concept of Banking. Discuss, in detail, Types of Bank Accounts and Deposits.

Q2 A project necessitates an initial outlay of Rs. 80,000 and is anticipated to yield Cash Flow After Tax (CFAT) of Rs. 8,000, Rs. 20,000, Rs. 14,000, Rs. 30,000, Rs. 32,000 and Rs. 45,000 over its 6-year lifespan. Calculate the payback period.

Q3 Discuss Investment and Saving alternatives for a Common Investor.

Q4 Explain the following:

I Difference between Primary Markets and Secondary Markets

II Functions of NABARD

Q5 Write notes on:

I Methods of Floatation in Primary Markets

II Functions of Stock Exchange

Q6 Define Mutual Funds. Explain, in detail, Types of Mutual Funds based on Investment Goals and Risks.

Grah Dman