Reg. No.: ....

Name: ....

W7129

University of Kerala

Third Semester FYUGP Degree Examination, November 2025

Discipline Specific Elective

COMMERCE

UK3DSECOM200 - Investment Management

Academic Level: 200-299

2024 Admission

Time: 2 Hours(120 Mins) **Max. Marks: 56**

Part A.6 Marks:Time 5 Minutes.(Cognitive Level :Remember(RE)/Understand(UN)) Objective Type.1 mark each, Answer all questions

Qn No.	Question	CL	CO
1	Which type of deposit is suitable for business transaction Options : A)Savings Account B)Fixed Deposit Account C)Current Account D)Recurring Deposit account	RE	4
2	The process of determining the present value of future cash flows by applying a discount rate is called Options : A)Discounting B)Compounding C)Time value of money D)Leverage	RE	1
3	Which of the following is not a money market instrument? Options : A)Treasury Bill B) Certificate of Deposit C)Debenture D)Commercial Paper	UN	3
4	Socially responsible investing involves Options : A)Ignoring ESG metrics B)Investing in only high return stocks C)Avoiding companies that harm society or the environment D)Speculating in Cryptocurrency	UN	2
5	Which of the following is a money market instrument Options : A)ULIP	UN	1

Qn No.	Question	CL	CO
	B)Commercial paper C)Bonds D)Equity shares		
6	A Net Asset Value of a mutual fund represent s: Options : A)Fund manager 's fee B)Market value per unit of the fund C)Total dividend declared D)Company's total asset	UN	4

Part B.10 Marks.Time:20 Minutes (Cognitive Level:Understand(UN)/Apply(AP))Two-three sentences.2 marks each.Answer all questions

Qn No.	Question	CL	CO
7	Explain how Asset Management Company help a individual in investment management	UN	4
8	Explain the features of investment	UN	1
9	Explain the significance of the time value of money in investment decisions	AP	2
10	Explore the concept of Asset management Company	AP	4
11	Analyse the difference between speculation and gambling.	AP	1

Part C.16 Marks.Time:35 Minutes.(Cognitive Level :Apply(AP)/Analyse(AN))Short Answer.4 marks each, Answer all 4 questions,choosing among options * within each question

Qn No.	Question	CL	CO
12	A) Apply the concept of Risk and Return in choosing between fixed deposits and equity shares. OR B) Apply SEBI guidelines for mutual fund operations to evaluate the compliance of a hypothetical mutual fund scheme.	AP	4, 4
13	A) Identify the different methods of investing in gold OR B) Explain how inflation affects the real rate of return on investment with an example.	AP	3, 2

Qn No.	Question	CL	CO
14	A) Compare and contrast physical gold, gold ETF, and Sovereign Gold Bond in terms of liquidity, risk and return. OR B) Evaluate how mutual fund diversification helps in minimizing investment risk.	AN	3, 3
15	A) A person wants to invest in equity but worried about risk.How would you apply the principles of investment to guide him. OR B) Compare and contrast the objectives and time horizon of an 'Investor' versus a 'Speculator	AN	2, 1

Part D.24 Marks.Time: 60 Minutes.(Cognitive Level :Analyse(AN)/Evaluate(EV)/Create(CR)) Long Answer 6 Marks each.Answer all 4 questions choosing among options * within each question

Qn No.	Question	CL	CO
16	A) Examine how Unit Linked Insurance Plans have evolved over time in the financial market. OR B) Break down the investment management process into distinct phases and analyse their sequential relationships.	AN	3, 2
17	A) List out and explain the three pillars of ESG OR B) Evaluate the effectiveness of mutual funds as an investment tool for small investors.	EV	5, 3
18	A) Evaluate the relationship between risk and return in various investment avenues.	EV	4, 3

Qn No.	Question	CL	CO
	OR B) Appraise the effectiveness of fundamental and technical analysis in guiding investment decisions. Support your answer with examples of how each method influences investor choices in different market conditions.		
19	A) Formulate an investment plan using different types of mutual funds to achieve short-term and long-term financial objectives. OR B) **A. Assume you are a financial advisor. Design a diversified real estate investment strategy for an individual with moderate income. Justify why your proposed mix is suitable.**	CR	4, 4