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3 SEM TDC HSCH (CBCS) C 7

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(Nov/Dec)

HOME SCIENCE

(Core)

Paper : C-7

(Personal Finance and Consumer Studies)

Full Marks : 53

Pass Marks : 21

Time : 3 hours

*The figures in the margin indicate full marks
for the questions*

1. State True or False : 1×5=5

- (a) Bank is one of the sources of credit.
- (b) Wise buying process is the making a buying decision in the right manner.
- (c) Consumer Right Day is observed on 15th March every year throughout the world.
- (d) Salary is a money income.
- (e) E-business is any kind of commercial transaction that includes sharing information across the newspaper.

2. Write the full forms of the following (any three) : 1×3=3

- (a) FPO
- (b) COPRA
- (c) ISO
- (d) AGMARK
- (e) ISI

3. What do you understand by the following (any four)? 2×4=8

- (a) Consumer education
- (b) Woolmark
- (c) Codex for consumers
- (d) E-Commerce
- (e) Kendriya Bhandars

4. Write short notes on any three of the following : 4×3=12

- (a) Problems of a consumer
- (b) Mediation centres
- (c) Factors influencing expenditure pattern
- (d) Housing finance
- (e) Standardization and quality control measures

5. Define consumer. What are the rights and responsibilities of a consumer? $2+5=7$

Or

What is the Consumer Protection Act?
Discuss about the Consumer Protection Act, 1986. $2+5=7$

6. What is income? Write a note on the types of income with example. $2+2+2+2=8$

Or

What is the difference between savings and investment? Mention about the principles of savings. $4+4=8$

7. Define budget. What are the types of budget? Why is budget important for a family? $1+3+6=10$

Or

What are consumer cooperatives? Write the role and history of consumer cooperatives. $2+4+4=10$

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