A1035

Name.....

Register No.....

NAIPUNNYA INSTITUTE OF MANAGEMENT AND INFORMATION TECHNOLOGY (AUTONOMOUS)

FIRST SEMESTER (FYUG) DEGREE EXAMINATION NOVEMBER 2025

ENGLISH

ENGIFA101(3) - ENGLISH LANGUAGE SKILLS FOR COMMERCE AND MANAGEMENT

Time:One Hour and a Half | Maximum:50 marks

Section A

Answer the following

2 marks each, 10x2=20 with a ceiling of 16 marks

I. **Read the given passage and respond to the following questions**

Financial literacy is having the capability to comprehend and apply different financial skills, such as personal money management, budgeting, and investing. Financial literacy is nowadays critical to both individuals and businesses. It enables individuals to make smart choices with their money, stay away from too much debt, and set up for the future.

Financial literacy encompasses more than personal finance. It sets the stage for knowing advanced business concepts such as financial reports, investment options, taxation, and economic policies. With the current era where financial products and services are readily available through banks and online platforms, the risk of mismanagement is higher. Most people get trapped in debts because they lack knowledge regarding interest rates, credit scores, and terms of repayment.

In business, financially literate businesspeople are more successful. They can better handle cash flow, efficiently allocate resources, and recognize lucrative opportunities. Investors also stand to gain from financial literacy because it enables them to evaluate risks, manage their portfolios for diversification, and pursue long-term objectives.

Governments and schools are increasingly advocating for financial literacy via workshops, curriculum inclusion, and public awareness campaigns. Yet, the onus also rests on individuals to seek out knowledge proactively and remain informed regarding financial instruments and trends.

In summary, financial literacy is not merely a skill, but an imperative in contemporary life. Whether personal spending or business, having a good grasp of finance translates to more sound decisions and more stability. Becoming proficient in financial literacy is one step towards being accountable professionals and successful business owners.

Comprehension Questions

1. What is financial literacy, and why is it important in today's economy?
2. How does financial literacy help individuals avoid debt?
3. In what ways is financial literacy relevant?
4. Why is financial literacy important for entrepreneurs?
5. In what ways can financial literacy help investors?
6. What are some of the challenges a person who is not financially literate may have to face?
7. What is the responsibility of educational institutions in enhancing financial literacy?
8. Why is it necessary to stay current with respect to financial tools and trends?
9. How can financial literacy improve decision-making in personal as well as professional life?
10. Rewrite the main message of the passage in your own words.

CO3

Turn Over

Section B

Answer the following

6 marks each, 5x6=30 with a ceiling of 24 marks

11. Analyze the significance of the woman's comment, "Hills Like White Elephants". CO3

12. Give a brief presentation on a topic related to your field of study during an interview. CO4

13. Analyze the symbolism of the old man's eye in the story, "The Tell-Tale Heart." CO3

14. Gatels took a stance against piracy early on. What role did this play in the development of Microsoft? CO1

15. Summarize Mark Zuckerberg's main arguments about the ethical responsibilities of tech companies as discussed in the interview. CO2

Section C

Answer the following

10 marks each

16. Critically evaluate how Business Speak can make communication easier in a shared work space in the light of the key ideas presented by Wiltfong. CO3

17. Imagine you are giving a motivational speech to a diverse audience with varying interests. How would you tailor your content, what strategies would you use to keep their attention throughout your speech? CO4

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