

MH Board Class 12 Home Management Question Paper with Solutions(Memory Based)

Time Allowed :3 Hours

Maximum Marks :100

Total questions :35

General Instructions

Read the following instructions carefully and strictly adhere to them:

1. All questions are compulsory and must be answered in complete sentences; one-word or fragmented answers will not be awarded full marks.
2. Graphic organizers such as web diagrams, flow charts, and tables must be drawn neatly and exactly as presented in the question paper with the correct information filled in.
3. In reference to point 2, answers provided without the required diagrams or tables will not be considered for credit.
4. Use only a blue or black ballpoint/gel pen for writing and drawing; the use of pencils for diagrams is permitted, but colour pencils or sketch pens are strictly prohibited.
5. If multiple responses are provided for a single-answer activity, the entire attempt will be treated as invalid and no marks will be assigned.
6. Maintain the chronological sequence of Sections, Question Numbers, and Sub-activities as per the question paper to ensure systematic evaluation.

1. Define a family budget and explain the steps involved in preparing a successful one.

Solution:

Concept: A family budget is a financial plan that helps manage income and expenses in an organised way to ensure financial stability.

Definition:

A family budget may be defined as:

A systematic plan of estimated income and expenditure of a family for a specific period of time.

It helps in controlling spending and ensuring savings for future needs.

Steps to Prepare a Successful Family Budget:

- 1. Estimate Total Income:** Calculate all sources of income such as salary, business income, rent, interest, etc.
- 2. List Essential Expenses:** Include necessary expenses like food, rent, education, medical care, and utilities.
- 3. Identify Non-essential Expenses:** Note discretionary spending such as entertainment, shopping, travel, etc.
- 4. Prioritise Needs over Wants:** Give importance to essential expenses and avoid unnecessary spending.
- 5. Allocate Savings First:** Set aside a portion of income for savings and investments before spending.
- 6. Provide for Emergencies:** Create an emergency fund for unexpected situations like illness or job loss.
- 7. Avoid Debt:** Limit borrowing and manage loans carefully to prevent financial stress.
- 8. Review and Adjust Regularly:** Monitor the budget periodically and make changes based on changing needs and income.

Conclusion: A well-planned family budget ensures financial discipline, promotes savings, prevents unnecessary debt, and helps achieve long-term financial goals.

Quick Tip

Good budget rule: Income → Savings → Expenses (not the reverse).

2. Discuss the various types of savings and investments available for families, including the guidelines for making safe investments.

Solution:

Concept: Savings and investments help families secure their financial future, meet emergencies, and achieve long-term goals like education, housing, and retirement.

Types of Savings and Investments:**1. Bank Deposits:**

- Savings accounts
- Fixed deposits (FDs)
- Recurring deposits (RDs)

Safe and liquid investment options with moderate returns.

2. Post Office Savings Schemes:

- Public Provident Fund (PPF)
- National Savings Certificate (NSC)
- Monthly Income Scheme (MIS)

Government-backed and secure investments.

3. Insurance Policies:

- Life insurance
- Health insurance

Provide financial protection along with limited savings benefits.

4. Provident Funds:

- Employees' Provident Fund (EPF)
- Voluntary Provident Fund (VPF)

Long-term retirement savings options.

5. Securities and Market Investments:

- Shares
- Mutual funds
- Bonds and debentures

Higher return potential but involve higher risk.

6. Real Assets:

- Real estate
- Gold and precious metals

Useful for long-term wealth creation and security.

Guidelines for Safe Investments:

- 1. Safety of Principal:** Prefer investments with minimal risk of capital loss.
- 2. Regular Returns:** Choose options that provide stable and predictable income.
- 3. Liquidity:** Ensure that investments can be easily converted into cash when needed.
- 4. Diversification:** Do not invest all money in a single option; spread risk across different instruments.
- 5. Government-backed Options:** Prefer schemes supported by the government for higher safety.
- 6. Clear Documentation:** Verify all legal documents and avoid fraudulent schemes.
- 7. Long-term Planning:** Align investments with future goals like education, marriage, and retirement.
- 8. Tax Benefits:** Consider investments that offer tax advantages.

Conclusion: A balanced mix of safe and growth-oriented investments, along with careful planning and diversification, ensures financial security and long-term stability for families.

Quick Tip

Safe investing rule: Safety + Liquidity + Diversification = Financial stability.

3. Explain the importance of maintaining household accounts and the different methods used for self-evaluation in money management.

Solution:

Concept: Household accounts refer to systematic records of income, expenditure, savings, and investments of a family. They help families manage money effectively and maintain financial discipline.

Importance of Maintaining Household Accounts:

- 1. Financial Control:** Helps monitor income and expenses and prevents overspending.
- 2. Better Budgeting:** Facilitates preparation and implementation of a realistic family budget.
- 3. Encourages Savings:** Identifies unnecessary expenses and promotes regular saving habits.
- 4. Debt Management:** Helps avoid unnecessary borrowing and manage loans efficiently.
- 5. Future Planning:** Assists in planning for long-term goals like education, marriage, and retirement.
- 6. Transparency:** Ensures clarity among family members regarding financial matters.
- 7. Emergency Preparedness:** Helps maintain funds for unexpected situations.
- 8. Financial Discipline:** Develops responsible spending and money management habits.

Methods for Self-Evaluation in Money Management:

- 1. Income vs Expenditure Analysis:** Compare total income with total expenditure to check savings.
- 2. Monthly Review:** Regularly review accounts to identify spending patterns.
- 3. Budget Comparison:** Compare actual expenses with budgeted amounts to detect deviations.
- 4. Savings Ratio:** Evaluate the percentage of income saved each month.
- 5. Expense Classification:** Divide expenses into essential and non-essential categories for better control.
- 6. Goal Tracking:** Check progress towards financial goals like buying a house or building an emergency fund.

7. Record Keeping: Maintain receipts and digital records for accuracy and review.

8. Periodic Adjustments: Modify spending habits and financial plans based on evaluation results.

Conclusion: Maintaining household accounts ensures financial awareness, promotes savings, and enables better decision-making, while regular self-evaluation strengthens effective money management.

Quick Tip

Track → Review → Adjust: The key cycle for effective household money management.

4. What factors should be considered when selecting a site for a family house?

Solution:

Concept: Selecting a suitable site for a family house is important for safety, comfort, convenience, and long-term value. Proper site selection ensures healthy living conditions and better quality of life.

Factors to Consider While Selecting a Site:

1. Location: The site should be close to workplaces, schools, markets, and hospitals for convenience.

2. Accessibility: Availability of good roads and public transport facilities should be ensured.

3. Safety and Security: The area should be safe, with low crime rates and secure surroundings.

4. Availability of Basic Amenities: Essential services like water supply, electricity, drainage, and sanitation should be available.

5. Healthy Environment: The site should have clean air, proper sunlight, and minimal noise or pollution.

6. Soil Quality: Soil should be strong and suitable for construction to ensure structural stability.

7. Drainage and Elevation: The land should have proper drainage and should not be prone to flooding or waterlogging.

8. Surrounding Facilities: Presence of parks, recreational areas, and community facilities enhances living quality.

9. Future Development: Consider scope for future growth, infrastructure development, and property appreciation.

10. Legal Aspects: Ensure clear land titles, legal approvals, and compliance with zoning regulations.

Conclusion: Careful consideration of location, environment, amenities, and legal factors helps in selecting a safe, comfortable, and valuable site for a family house.

Quick Tip

Ideal house site = Safe location + Good environment + Proper amenities + Legal clarity.

5. Discuss the principles of furniture arrangement in a home and how they contribute to both aesthetics and functionality.

Solution:

Concept: Furniture arrangement plays a vital role in making a home comfortable, attractive, and efficient. Proper placement enhances both visual appeal (aesthetics) and ease of use (functionality).

Principles of Furniture Arrangement:

1. Functionality: Furniture should be arranged according to the purpose of the room (e.g., seating in living room, storage in bedroom).

2. Space Utilization: Ensure optimum use of available space without overcrowding.

3. Balance: Maintain visual balance by distributing furniture evenly in a room.

4. Proportion and Scale: Furniture size should match the room size to maintain harmony.

5. Ease of Movement: Leave sufficient walking space for comfortable movement.

6. Focal Point Emphasis: Arrange furniture around a focal point like a TV, fireplace, or window.

7. Lighting Consideration: Place furniture to make best use of natural and artificial lighting.

8. Flexibility: Use movable and multipurpose furniture for adaptability.

9. Privacy: Ensure arrangement supports personal space, especially in bedrooms and study areas.

10. Aesthetic Appeal: Use symmetry, colour coordination, and style consistency for beauty.

Contribution to Aesthetics and Functionality:

Aesthetic Benefits:

- Enhances beauty and harmony of interiors
- Creates a pleasing and organised look
- Improves overall ambience of the home

Functional Benefits:

- Improves comfort and usability
- Allows easy movement and accessibility
- Maximises space efficiency
- Supports daily activities effectively

Conclusion: Proper furniture arrangement ensures a perfect blend of beauty and practicality, making the home both visually appealing and comfortable for everyday living.

Quick Tip

Good furniture arrangement = Balance + Space + Comfort + Style.

6. Explain the methods and equipment used for effective household cleaning and the role of various reagents.

Solution:

Concept: Effective household cleaning ensures hygiene, prevents diseases, and maintains a pleasant living environment. It involves proper methods, suitable equipment, and appropriate cleaning reagents.

Methods of Household Cleaning:

1. Sweeping and Dusting: Removal of loose dust and dirt from floors and surfaces using brooms and dusters.

2. Washing: Use of water and detergents to clean utensils, clothes, and washable surfaces.

3. Mopping: Wet cleaning of floors to remove stains and germs.

4. Scrubbing: Using brushes or scrubbers to remove stubborn dirt from tiles, sinks, and bathrooms.

5. Vacuum Cleaning: Using vacuum cleaners to remove fine dust from carpets, sofas, and curtains.

6. Polishing: Application of polish on furniture, metals, and floors to enhance shine and protection.

7. Disinfection: Use of disinfectants to kill harmful microorganisms.

Equipment Used in Household Cleaning:

- Brooms and dustpans
- Mops and buckets
- Brushes and scrubbers
- Vacuum cleaners
- Dusting cloths and wipes
- Floor polishers
- Spray bottles and cleaning tools

Role of Various Reagents (Cleaning Agents):

1. Soaps and Detergents: Remove grease and dirt by emulsifying oily substances.

2. Disinfectants (e.g., phenyl, bleach): Kill germs and prevent infections.

3. Antiseptics: Used for minor cuts and surfaces requiring mild germ control.

4. Bleaching Agents: Remove stains and whiten fabrics and surfaces.

5. Acids (e.g., vinegar, toilet cleaners): Remove mineral deposits, rust, and hard water stains.

6. Alkalis (e.g., baking soda, washing soda): Effective for grease removal and deodorising.

7. Polishes and Waxes: Provide shine and protective coating to furniture and floors.

Conclusion: A combination of proper cleaning methods, suitable equipment, and appropriate reagents ensures effective household cleaning, hygiene, and a healthy living environment.

Quick Tip

Effective cleaning = Right method + Proper tools + Suitable cleaning agents.

7. State the four or five primary rights of a consumer as defined by consumer protection laws.

Solution:

Concept: Consumer protection laws safeguard buyers against unfair trade practices and ensure fair treatment in the marketplace. They provide certain basic rights to consumers.

Primary Consumer Rights:

1. Right to Safety: Protection against goods and services that are hazardous to health and life.

2. Right to Information: Right to be informed about quality, quantity, price, ingredients, and expiry date to avoid unfair practices.

3. Right to Choice: Freedom to choose from a variety of products and services at competitive prices.

4. Right to be Heard: Right to voice complaints and be assured that consumer interests will receive due consideration.

5. Right to Seek Redressal: Right to get compensation or remedy against unfair trade practices or exploitation.

Other Recognised Rights (Optional):

Right to Consumer Education: Right to acquire knowledge and skills to make informed decisions.

Conclusion: These rights empower consumers, ensure fair trade practices, and promote accountability among producers and sellers.

Quick Tip

Remember 5 key rights: Safety, Information, Choice, Heard, Redressal.

8. Explain the importance of decision-making skills in home management and how they impact family well-being.

Solution:

Concept: Decision-making in home management involves selecting the best course of action for effective use of time, money, and resources to ensure a harmonious family life.

Importance of Decision-Making Skills in Home Management:

1. Efficient Resource Utilisation: Helps in the proper use of income, time, and household resources without wastage.

2. Financial Stability: Better financial decisions lead to savings, investments, and reduced debt.

3. Time Management: Effective decisions ensure smooth planning of daily routines and responsibilities.

4. Problem Solving: Helps in handling unexpected situations like emergencies or conflicts.

5. Goal Achievement: Supports planning and achieving long-term family goals such as education and housing.

6. Conflict Reduction: Rational and fair decisions minimise misunderstandings among family members.

7. Better Planning: Encourages systematic organisation of household activities.

8. Emotional Balance: Wise decisions reduce stress and create a peaceful home environment.

Impact on Family Well-being:

1. Improved Quality of Life: Better living standards through organised management.

2. Financial Security: Stable finances ensure safety and future preparedness.

3. Healthy Relationships: Fair and thoughtful decisions promote trust and cooperation.

4. Personal Development: Encourages responsibility and maturity among family members.

5. Stability and Harmony: Creates a balanced and supportive family atmosphere.

Conclusion: Strong decision-making skills are essential for effective home management, as they ensure efficient use of resources, financial security, and overall family happiness and well-being.

Quick Tip

Good decisions at home = Better finances + Less stress + Happier family.

9. Differentiate between Planning and Controlling.

Solution:

Concept: Planning and controlling are essential managerial functions. Planning sets goals and decides how to achieve them, while controlling ensures that activities are carried out according to the plan.

Planning:

Planning is the process of deciding in advance what to do, how to do it, and when to do it.

Features:

- Future-oriented function

- Involves setting objectives
- Focuses on decision-making
- Lays the foundation for other functions

Controlling:

Controlling is the process of ensuring that actual performance matches the planned performance.

Features:

- Performance-oriented function
- Involves monitoring and evaluation
- Identifies deviations from plans
- Suggests corrective actions

Difference between Planning and Controlling:

Basis	Planning	Controlling
Meaning	Deciding future course of action	Checking and correcting performance
Nature	Forward-looking	Backward-looking and corrective
Focus	Setting goals and strategies	Measuring and evaluating results
Time orientation	Before execution	During and after execution
Purpose	Achieve objectives efficiently	Ensure plans are properly implemented
Dependency	Basis for controlling	Depends on planning

Conclusion: Planning and controlling are interdependent functions—planning sets the direction, while controlling ensures that the organisation stays on the right path.

Quick Tip

Planning decides “what to do”; Controlling ensures “it is done right”.

10. Explain the different types of housing structures.

Solution:

Concept: Housing structures vary based on construction material, design, and lifestyle needs. Different types of houses are suitable for different climates, economic conditions, and family requirements.

Types of Housing Structures:

1. Kutchra Houses: Made from temporary materials like mud, straw, bamboo, and thatch.

- Found in rural areas
- Low cost but less durable

2. Pucca Houses: Constructed using durable materials such as bricks, cement, steel, and concrete.

- Strong and long-lasting
- Common in urban areas

3. Semi-Pucca Houses: Combination of kutchra and pucca materials.

- Moderate durability
- Affordable alternative

4. Bungalows: Independent houses usually with one or two floors and surrounding open space.

- Spacious and private
- Suitable for large families

5. Apartments/Flats: Multi-storey residential buildings divided into separate housing units.

- Common in cities
- Space-efficient housing

6. Row Houses: Houses built in a row sharing side walls.

- Economical use of land
- Popular in urban areas

7. Mobile or Temporary Houses: Portable structures like caravans or prefabricated homes.

- Used by migrants or travellers
- Easy to relocate

8. Traditional Houses (Regional Types): Built according to local climate and culture.

- Igloos (snow regions)
- Stilt houses (flood-prone areas)
- Huts (tribal regions)

Conclusion: Different housing structures cater to varying environmental, economic, and social needs, ensuring suitable shelter for diverse living conditions.

Quick Tip

Housing types depend on materials, climate, cost, and lifestyle needs.