QP Code: D142320	Total Pages: 1	Name:
		Register No.

SECOND SEMESTER (CUFYUGP) DEGREE EXAMINATION, APRIL 2026

ACCOUNTING AND FINANCE / COMMERCE

COP2FM106(1) / COM2FM106 (1) - Financial Literacy

2024 Admission onwards

Maximum Time :1.5 Hours	Maximum Marks :50

Section A

All Questions can be answered. Each Question carries 2 marks(Ceiling : 16 Marks)

1	What are the types of financial goals?
2	Why is financial knowledge important for individuals?
3	What is the need for a bank account?
4	Differentiate between savings account and current account.
5	Differentiate between life and non-life insurance.
6	What are the features of term deposits?
7	Evaluate the risk and return potential of real estate investments.
8	What are the benefits of National Savings Certificates (NSC)?
9	Define phishing. How does it lead to banking fraud?
10	Discuss the steps an individual should take if they suspect fraudulent transaction

Section B

All Questions can be answered. Each Question carries 6 marks(Ceiling : 24 Marks)

11	Define financial literacy and explain its significance.
12	What is AEPS? How does it help in financial inclusion?
13	What is PMJDY? Discuss its objectives and benefits.
14	Explain the features of Public Provident Fund (PPF).
15	Explain in detail the various security measures implemented by banks to prevent fraud.

Section C

Answer any ONE.Each Question carries 10 marks(1x10=10 Marks)

16	Explain the different modes of electronic fund transfer ?
17	Explain the methods of portfolio evaluation.

QP Code:	Total Pages:	Name:
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SECOND SEMESTER (CUFYUGP) DEGREE EXAMINATION, APRIL 2025

B.Com/B.Com Professional

COM2FM106 (1) / COP2FM106 (1)- Financial Literacy

2024 Admission onwards

Maximum Time :1.5 Hours | Maximum Marks :50

Section A

All Questions can be answered. Each Question carries 2 marks(Ceiling : 16 Marks)

1	Differentiate between saving and investment.
2	What is the time value of money (TVM)? Why is it important?
3	What are the benefits of fixed deposit accounts?
4	What are the features of Basic Savings Bank Deposit Account (BSBDA) ?
5	How do traditional and digital payment methods differ?
6	How do Gold ETFs and Sovereign Gold Bonds differ?
7	What are the differences between direct equity investment and mutual funds ?
8	Discuss the importance of Systematic Investment Plans (SIP) in wealth creation
9	Explain the different types of card frauds
10	How can an investor identify a Ponzi scheme? Mention key warning signs.

Section B

All Questions can be answered. Each Question carries 6 marks(Ceiling : 24 Marks)

11	Explain the key components of financial literacy.
12	Differentiate between NEFT and RTGS.
13	What is internet banking? What are its advantages ?
14	Explain Sukanya Samriddhi Yojana and its key features.
15	What are the challenges banks face in combating financial frauds?

Section C

Answer any ONE.Each Question carries 10 marks(1x10=10 Marks)

16	Describe the various modes of operating bank accounts.
17	What factors should be considered while constructing an investment portfolio?