PG (Even) Semester Examination, September, 2023

COMMERCE

(2nd Semester)

Course No.: COM-554

(Financial Literacy)

Full Marks: 70

Pass Marks: 28

Time: 3 hours

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

Answer any five questions, taking one from each unit.

UNIT-I

1. What is financial literacy? Discuss the importance of financial literacy and strategic objectives of NSFE-2020-25. 3+6+5=14

2. Discuss the pre-requisite of financial literacy. Discuss various function of balancing institution in India. 6+8=14

UNIT-II

3. What do you mean by financial inclusion? Discuss the vision of NSFI 2019-24. Mention the causes of financial exclusion in India. 3+6+5=14

4. Write short notes on any two of the following : 7+7=14

(a) KYC Norms, (b) Mobile Banking (c) UPI

UNIT-III

5. What is payment bank? Distinguish between payment bank and conventional bank. Discuss the key advantages of payment banks. 3+6+5=14

6. Write short notes on any two of the following : 7+7=14

(a) Senior Citizen Savings Scheme

(b) Indian Port Payment Bank

(c) Sukanya Samridhi Yojana

UNIT-IV

7. What is investment? Elucidate the basic objectives of personal investment. Discuss the different investment awareness for long term investment. 2+6+6=14

8. Write short notes on any two of the following :

(a) Systematic Investment Plan (SIP) 7+7=14

(b) Initial Public Offerings (IPO)

(c) Demat Account.

UNIT-V

9. What is life insurance? Explain the importance of life insurance to an individual. Discuss the different types of life insurance policies. 3+5+6=14

10. Write short notes on any two of the following : 7+7=14

(a) Health Insurance

(b) Moror Vehicle Insurance

(c) Pension Policy

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