2024/SEM/EVEN/03/11/COM-554/058

PG Even Semester Exam, 2024

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 five questions, taking one from each Unit

UNIT-I

1. What is financial literacy? Discuss the importance and scope of financial literacy. 3+11=14
2. What are the pre-requisite conditions for promoting financial literacy? Discuss the ways and means of improving financial literacy among the masses. 7+7=14

UNIT-II

3. Discuss the structure of banking system in India. Also discuss the different types of banking services offered by banks in India. 7+7=14

Turn over

4. What is KYC norms? Discuss the formalities to open a bank account. Also highlight the benefits of mobile banking. 3+5+6=14

UNIT-III

5. a. Write a detailed note on the instruments of Indian Post Payment Bank. 7
   b. Discuss the salient features of Sukanya Samridhi Yojna. 7
6. Write short notes on any two from the following: 7+7=14

a. National Saving Certificate (NSC)

b. Kishan Vikash Patra (KVP)

c. Senior Citizen Saving Scheme (SCSS)

UNIT-IV

7. What is stock market? Elucidate the significance of Sensex. Also discuss the different types of securities from investment point of view. 3+5+6=14

8. What is SIP? Discuss the unique benefits that an investor enjoys by making investment in SIP. How is it different from SWP. 3+5+6=14

UNIT-V

9. What is life insurance? Discuss the benefits of life insurance. Also briefly discuss the different life insurance policies as offered by insurance companies in India. 3+5+6=14

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

a. Health insurance

b. Property insurance

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