PG Even Semester Exam, May 2025

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 are the key components of Financial Literacy? Discuss the role of banks and Post Offices in increasing financial literacy in rural households. 7+7=14
2. Critically examine the role of financial literacy in promoting financially inclusive society. Discuss the need to avail financial services from Banks. 7+7=14

UNIT-II

3. Write short notes on any two of the following: 7+7=14
   a. KYC Norms
   b. UPI Payment

c. Debit Card

d. Mobile Banking

4. What is Financial Inclusion? Discuss the importance of Financial Inclusion in India. What are the challenges of financial inclusion in India. 2+6+6=14

UNIT-III

5. What is Payment Bank? Discuss the advantage of payment banks. Discuss the difference between payment banks and traditional Banks. 3+5+6=14

6. Briefly discuss the following scheme of the Government. 7+7=14

a. Public Provident Fund

b. Indian Post Payment Bank (IPPB)

UNIT-IV

7. Discuss the feature of any two of the following: 7+7=14

a. IPOs

b. FPOs

c. Mutual Funds

8. What is DEMAT account? Discuss the features of DEMAT account. Discuss the process of capital market investment through DEMAT account. 3+5+6=14

UNIT-V

9. What is health insurance? Discuss the features of term life insurance policies. Discuss the difference between health insurance and life insurance policies. 2+5+7=14

10. Explain two of the following insurance / Pension Policies: 7+7=14

a. Unit Linked Insurance Policies (ULIP)

b. Endowment Policies

c. Pension Policies.

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