

QP Code: D 123510		Total Pages: 1	Name:
			Register No.
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?		