

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.		