

Subject code - 1233311

QP code - 25502

Paper /Subject code : 2113311/COPUTER-IT-AIDS/Financial Literacy
SE SEM-III /OPEN ELECTIVE/ DEC-2025 /12.12.2025

(MAX MARKS :60)

1/2

- Note : 1. Question 1 is Compulsory
2. Attempt any 3 Questions from the remaining questions
3. Assume suitable data whenever necessary
4. Figures to right indicate full marks

Q.1 Attempt any five questions		Max Marks
A	How financial literacy helps to survive in modern society ?	3
B	Write a short note on – Universal Basic Income .	3
C	Compare between Emergency Savings v/s Goal Savings	3
D	Explain role of Cooperative banks with example .	3
E	What are important steps UPI payment transaction ?	3
F	Which is better option Traditional banking or Internet banking ? Justify your answer with suitable example	3
Q.2		
A	“Paychecks are important in budgeting process “ Do you agree with this statement ? Justify your answer with suitable example.	4
B	Prepare blueprint by applying 50:30:20 budgeting rule (salary 50,000 rs per month)	5
C	Explain six best rules for saving money .	6
Q.3		
A	How to report for financial frauds in India ?	4
B	Which factors affect most at Corporate level financial decisions ?	5
C	What is money philosophy ? support your answer with 3 relevant statements	6
Q.4		
A	“PPF is best option for retirement planning “ Justify this statement with details	4
B	Define & Explain credit score in detail .	5
C	Which loan option is better gold loan or personal loan ? Justify your answer with comparison chart	6
Q.5		

Sem III / comp / AIDS / NBP-2020 / open Elective (Financial Literacy) / Date-12/12/20
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A	" Family insurance is fundamental pillar of life " comment with suitable example	4
B	Explain Tax saving investments under section 80C in India	5
C	" Business can not survive without loans " Do you agree with this statement ? Justify your answer with suitable example	6
Q.6		
A	What are different types of FD's in Bank ?	4
B	How will you calculate risk factor in investments ? Justify your answer with suitable example	5
C	Explain 6 types of Real estate investments in India	6

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