

BA BSc BCOM DEGREE END SEMESTER EXAMINATION - NOVEMBER 2025**UGP (HONS.) SEMESTER - 1: DISCIPLINE SPECIFIC COURSE****COURSE: 24UCOMDSC103A: ESSENTIALS OF FINANCE***(For Regular 2025 and Improvement/Supplementary 2024 Admission)*

Time: 1.5 Hours

Max. Marks: 50

PART – A***Answer any ten questions, each question carries one mark***

1. What is the primary purpose of a regulatory sandbox? (U, CO1)
2. What does the term "return" refer to in investing? (U, CO1)
3. The bank in India which act as India's Central Bank is _____ (An, CO2)
4. Jan Dhan deals with _____ (An, CO1)
5. Which organization developed UPI in India? (R, CO1)
6. What is the nature of risk and return relationship? (An, CO2)
7. What is a fixed deposit (FD) account? (U, CO1)
8. Which organization regulates the National Pension System (NPS) in India? (R, CO1)
9. What is the primary benefit of investing in National Savings Certificates (NSCs)? (An, CO4)
10. A lump sum payment made by the employer to an employee for long term service at the time of retirement is called _____. (U, CO4)
11. What is the expansion of DBT in connection with financial Management? (R, CO1)
12. What is the primary objective of the Pradhan Mantri Awas Yojana (PMAY)? (An, CO1)

(1 x 10 = 10 Marks)

PART – B***Answer any five questions, each question carries two marks***

13. Define savings. (R, CO1)
14. Explain the concept of family budget and personal budget. (An, CO1)
15. Expand and explain the term ATM and mention various types of ATM's. (A, CO2)

16. Find the compound interest on ₹20,000 for 2 years at 10% p.a. compounded half-yearly. (A, CO1)
17. Explain the term ULIP. (U, CO1)
18. What is financial planning? Mention the steps involved in the financial planning procedure. (U, CO1)
19. What is a public provident fund? (U, CO1)
- (5 x 2 = 10 Marks)

PART – C

Answer any four questions, each question carries five marks

20. Discuss the role of Fintech in transforming the banking and financial service sector. (U, CO1)
21. Mention and explain various financial product options available for savers. (An, CO4)
22. List and explain the types of accounts offered by the post office of India. (U, CO4)
23. How do Payment Banks contribute to reducing the dependence on informal moneylenders? (An, CO3)
24. Ajay is deciding between investing in equity shares or a fixed deposit. Explain which option is riskier and why? Under what circumstances Ajay might prefer each one. (An, CO4)
25. How does an Endowment policy serve the dual purpose of insurance and savings? (An, CO1)
- (5 x 4 = 20 Marks)

PART – D

Answer any one question, each question carries ten marks

26. Discuss the primary and secondary functions of commercial banks with suitable examples. (U, CO3)
27. Write a detailed note on the following explaining the concept and its benefits:
- a) National savings certificate
 - b) National pension scheme
 - c) Employee provident fund
- (U, CO4)
- (10 x 1 = 10 Marks)
