



DELHI SKILL AND ENTREPRENEURSHIP UNIVERSITY
Program: All Diploma Courses
End Semester Examination; Semester -III, AY:2024-25
Course: Financial Literacy (Basic)
Course Code: FW-DP073

Roll No. 231110009385

Time: 3 hours

Max. Marks: 100

Write your Answers in the Answer Booklets provided

Section-A

Attempt any FIFTEEN questions

2x15 = 30

1. Which type of deposits earns higher interest rate?
2. Who can open an account under PMJDY?
3. What is power of compounding?
4. Write the full form of PAN.
5. Write the full form of PMJDY.
6. ATM password should _____ share with _____.
7. We should keep our savings with banks because _____.
8. What is RuPay Debit Card?
9. Can illiterate person be issued Debit card?
10. NEFT stands for _____.
11. RTGS stands for _____.
12. The safest place for keeping money _____.
13. Bank charges interest on _____.
14. IMPS stands for _____.
15. How does life insurance work?
16. What are assets and liabilities?
17. What is debit card?
18. What is NPS?
19. What is the role of IRDAI?
20. What are liquid assets?

Section-B

Attempt any FOUR questions

5x4 =20

1. What is Atal Pension Yojana (APY)?
2. What is Pradhan Mantri Suraksha Bima Yojana (PMSBY)?
3. What is Pradhan Mantri Jivan Jyoti Bima Yojana (PMJJBY)?
4. Write short note on marketing of Digital Banking Products.
5. Write short note on Time Value of Money.
6. Write short note on U.P.I.
7. Write the importance of KYC.
8. Write the details of PMJDY.

Section-C

Attempt any FIVE questions

10x5 =50

1. How can you protect yourself from online frauds?
2. What do you mean by spending management? Discuss the steps in spending management.
3. Discuss the key advantages of IMPS.
4. What is insurance? Discuss the importance of insurance in financial security.
5. Discuss the importance of savings and investment in wealth creation.
6. Explain how does compound interest work.
7. Discuss about inflation and how does it effect on investment.
