

**QP CODE**

**H1039**

**Enrollment Number: .....**

**Name: .....**

**FOUR YEAR UNDER GRADUATE DEGREE EXAMINATIONS, FEBRUARY 2026**

**Third Semester**

**Common for B.A (Honours) English Language and Literature, Malayalam  
Language and Literature, History, Sociology,**

**B.Com (Honours), B.B.A (Honours)  
SGB24CM101VC – Financial Literacy**

**(2024 July admissions)**

**Time: 1 Hour**

**Max Marks: 23**

**Section A**

**Answer any five of the following questions in a word or sentence each. Each question carries 1 mark.**

1. What is a Debenture?
2. What do you mean by AMC in Mutual funds?
3. What is Budgeting?
4. What is Pharming?
5. What do you mean by Page hijack attacks?
6. What do you mean by ARP Spoofing?
7. What is Money laundering?
8. What is Ponzi scheme?

**(1X5=5)**

**Section B**

**Answer any four of the following questions in two or three sentences each. Each question carries 2 marks.**

9. Define Financial Literacy.
10. What do you mean by Mutual Funds?
11. List out some of the advantages of investing in SIPs.

12. What do you mean by ETFs?
13. What is RTGS?
14. What is Investment?

**(2X4= 8)**

### **Section C**

**Answer any two of the following questions in one pages each. Each question carries 5 marks.**

15. Briefly explain the classification of equity shares.
16. Briefly list out the various digital payment methods.
17. Briefly explain some of the digital financial frauds.

**(5X2=10)**