

11/12
90

Sr. No 352104

December 2023

B.COM (Honours)- I SEMESTER

Finance for Everyone (BCH-104A)

Time: 1.5 Hours

(B.COM - BCH - 104A)

Max. Marks:35

- Instructions:**
1. It is compulsory to answer all the questions (1 marks each) of Part -A in short.
 2. Answer any four questions from Part -B in detail.
 3. Different sub-parts of a question are to be attempted adjacent to each other.

PART -A

- Q1 (a) What is the meaning of financial planning? (1)
- (b) What is budget deficit? (1)
- (c) What is the primary purpose of Electronic Clearance Services (ECS) in the banking sector? (1)
- (d) How does the Sukanya Samridhi Yojana benefit the financial future of a girl child in India? (1)
- (e) What is the significance of CIBIL in assessing an individual's creditworthiness? (1)
- (f) What factors influence the movements of the NIFTY index in the stock market? (1)
- (g) What is stock split in stock market? (1)

PART -B

- Q2 Explain in detail the step-by-step procedure for financial planning and preparing a budget for a small business. (7)
- Q3 E-banking has become increasingly popular in the digital age. Explain the concept of e-banking and discuss its advantages and disadvantages for customers. (7)
- Q4 How does financial literacy contribute to individual and societal financial well-being, and what is the extent of its scope and relevance in today's complex financial landscape? (7)
- Q5 Explain in detail the various financial services offered by India Post Office, their features, and how they benefit customers. (7)

352104 / 90 / 11 / 551

352104

Q6 Differentiate between equity shares and preference shares in terms of their characteristics, rights, and risks for investors. (7)

Q7 Discuss how SEBI ensures transparency and efficiency in the derivatives market. Explain the regulatory measures taken by SEBI to mitigate risks associated with derivatives trading. (7)

PART-A

- (a) What is the meaning of financial planning?
- (b) What is budget deficit?
- (c) What is the primary purpose of Electronic Clearance Services (ECS) in the banking sector?
- (d) How does the Sukanya Samriddhi Yojana benefit the financial future of a girl child in India?
- (e) What is the significance of CIBIL in assessing an individual's creditworthiness?
- (f) What factors influence the movement of the NIFTY index in the stock market?
- (g) What is stock split in stock market?

PART-B

- (a) Explain in detail the step-by-step procedure for financial planning and preparing a budget for a small business.
- (b) E-banking has become increasingly popular in the digital age. Explain the concept of e-banking and discuss its advantages and disadvantages for customers.
- (c) How does financial literacy contribute to individual and societal financial well-being, and what is the extent of its scope and relevance in today's complex financial landscape?
- (d) Explain in detail the various financial services offered by India Post Office, their features, and how they benefit customers.

352104/2024