QP Code:U25DRIS004

Reg. No : .....
Name : .....

ST MARY'S COLLEGE (AUTONOMOUS), THRISSUR-20

I SEMESTER (FYUGP) DEGREE EXAMINATIONS, OCTOBER 2025
(Regular/Improvement/Supplementary)
ENG1FA101(3) : English Language Skills for Commerce and Management
2024/2025 Admission
(Credits: 3)

Time: 1.5 Hours **Maximum Marks: 50**

Section A

Read the provided passage and answer the following questions.
Each question carries **2** Marks each. **(Ceiling : 16 Marks)**

I. Over the last decade, India has experienced a significant transformation in the way financial transactions are conducted. Traditionally, cash was the primary mode of payment for goods and services. However, with the advent of advanced financial technology and government-led initiatives, digital payment systems have gained tremendous popularity. Platforms such as the Unified Payments Interface (UPI), Bharat Interface for Money (BHIM), and various mobile wallet applications have made transactions faster, safer, and more convenient. The government's demonetization policy in 2016 played a pivotal role in this shift, as people were compelled to adopt cashless payment methods to cope with currency shortages. Digital payment systems offer several benefits to both individuals and the economy. They reduce the need to carry cash, save time, and provide a record of transactions that can be easily tracked. For the economy, digital payments enhance transparency, reduce the circulation of black money, and increase formal participation in the financial sector. Moreover, small businesses benefit from instant transactions and reduced operational hassles. Despite these advantages, challenges still exist. Many rural areas in India face low levels of digital literacy, making it difficult for people to adapt to new payment technologies. Internet connectivity issues also limit the efficiency of these systems, especially in remote regions. Furthermore, concerns over cybersecurity and data privacy have grown as digital transactions increase. Cyber frauds, phishing attacks, and hacking incidents highlight the importance of strong security measures. Looking ahead, the future of India's payment ecosystem appears promising, driven by government support, fintech innovation, and growing smartphone penetration. However, building public trust through robust cybersecurity measures and educational initiatives will be crucial. Balancing convenience with security will ensure that digital payments become a truly inclusive and sustainable part of India's economy.

Turn Over

1. What was India's primary mode of payment before digital systems became popular?
2. Name two digital payment platforms mentioned in the passage.
3. How did the 2016 demonetization policy contribute to digital payment adoption?
4. State two benefits of digital payments for individuals.
5. Why are digital payments beneficial for the economy?
6. What is one major challenge in rural India regarding digital payment adoption?
7. How can poor internet connectivity affect digital transactions?
8. Give one example of a cybersecurity threat mentioned in the passage.
9. Suggest a way to build public trust in digital payment systems.
10. What factors indicate a promising future for India's digital payment ecosystem?

Section B

Answer the following questions in not more than 100 words.
Each question carries **6** Marks. **(Ceiling : 24 Marks)**

11. Comment on Wiltfong's argument that business speak can hinder effective communication across cultural and linguistic boundaries.
12. Discuss the importance of encouraging fair competition between businesses in order to promote more sustainable waste management solutions.
13. How would you adapt your communications style to engage each panel member effectively in a panel interview of multiple interviewers?
14. Summarize the key characteristics of effective motivational speakers, according to Hyken.
15. Explain the entrepreneurial mindset of Gates and Allen when they promised software to Altair 8080 without having it ready.

Section C

Answer **any one** question in 300 words. **(1x10 = 10 Marks)**

16. How can particular characteristics or methods in business writing effectively capture and sustain the reader's engagement?
17. In what ways can the principles outlined in the Declaration of Philadelphia be applied to address contemporary workplace issues.

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