Roll No.

Total No. of Questions : 09

Total No. of Pages : 02

B.Com. (Hons.) (Sem.–5)

PERSONAL FINANCIAL PLANNING

Subject Code : BCOP-511-18

M.Code : 78174

Date of Examination : 23-11-2023

Time : 3 Hrs.

Max. Marks : 60

INSTRUCTIONS TO CANDIDATES :

1. SECTION-A is COMPULSORY consisting of TEN questions carrying TWO marks each.
2. SECTIONS-B consists of FOUR Sub-sections : Units-I, II, III & IV.
3. Each Sub-section contains TWO questions each, carrying TEN marks each.
4. Student has to attempt any ONE question from each Sub-section.

SECTION-A

1. **Answer briefly :**

   a. What is Investor Profiling?

   b. What is Insurable Interest?

   c. What is Money Laundering?

   d. What is a Mutual Fund?

   e. What is PAN?

   f. What is Claim?

   g. What is SIP?

   h. What is BSE?

   i. What are Corporate Bonds?

   j. What is Endowment?

SECTION - B

UNIT-I

2. What is Financial Planning? Discuss its need and importance.

3. Discuss the role of financial statements in financial planning.

UNIT-II

4. What is Insurance? Explain its basic principles.

5. Discuss the major types of debt instruments in detail.

UNIT-III

6. What is Tax Avoidance? How it is different from Tax Evasion? Discuss.

7. What are KYC norms? Discuss.

UNIT-IV

8. What is Estate Planning? Discuss its importance.

9. Discuss the nature and significance of taxation of real estate.

NOTE : Disclosure of Identity by writing Mobile No. or Marking of passing request on any paper of Answer Sheet will lead to UMC against the Student.

Roll No. [ ] Total No. of Pages : 02

Total No. of Questions : 09

B.Com. (Hons.) (Sem.–5)

PERSONAL FINANCIAL PLANNING

Subject Code : BCOP-511-18

M.Code : 78174

Date of Examination : 10-12-2024

Time : 3 Hrs. **Max. Marks : 60**

INSTRUCTIONS TO CANDIDATES :

1. SECTION-A is COMPULSORY consisting of TEN questions carrying TWO marks each.
2. SECTIONS-B consists of FOUR Sub-sections : Units-I, II, III & IV.
3. Each Sub-section contains TWO questions each, carrying TEN marks each.
4. Student has to attempt any ONE question from each Sub-section.

SECTION-A

1. **Write briefly :**

   a. Define Risk.

   b. Objectives of Investment

   c. What is SIP?

   d. What is Demat?

   e. Define Indemnity.

   f. Functions of NSE

   g. What is ULIP?

   h. What is Full disclosure?

   i. What is a Claim?

   j. What is KYC?

SECTION - B

UNIT-I

2. Explain the concept of the time value of money in Personal Financial Planning.

3. Discuss the role of financial statements in financial planning.

UNIT-II

4. What is Insurance? Explain its principles.

5. Discuss the major types of banking products in detail.

UNIT-III

6. What is the purpose of KYC norms? Discuss in detail.

7. Why personal income tax planning is important? Explain.

UNIT-IV

8. What are the rules of retirement planning? Discuss.

9. Discuss the role of ethics in financial planning in detail.

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Roll No. [ ] Total No. of Pages : 02

Total No. of Questions : 09

B.Com. (Hons.) (Sem.–5)

PERSONAL FINANCIAL PLANNING

Subject Code : BCOP-511-18

M.Code : 78174

Date of Examination : 18-06-2024

Time : 3 Hrs. **Max. Marks : 60**

INSTRUCTIONS TO CANDIDATES :

1. SECTION-A is COMPULSORY consisting of TEN questions carrying TWO marks each.
2. SECTIONS-B consists of FOUR Sub-sections : Units-I, II, III & IV.
3. Each Sub-section contains TWO questions each, carrying TEN marks each.
4. Student has to attempt any ONE question from each Sub-section.

SECTION-A

1. **Write briefly :**

   a) Investor profiling

   b) What is Time value of money?

   c) What is Risk?

   d) Insurance

   e) Balance Sheet

   f) What is NSE?

   g) What is mutual fund?

   h) KYC

   i) What is Gift tax?

   j) SIP.

SECTION-B

UNIT-I

2. Discuss the need and importance of personal financial planning in detail.

3. What is personal budget? Discuss in detail how personal budgeting can be used for managing the cash flows and achieve the personal financial goals.

UNIT-II

4. Explain various kinds of Insurance.

5. Discuss the major rules of investing in detail.

UNIT-III

6. What is Tax avoidance, tax evasion and tax planning? Discuss in detail.

7. Discuss various regulatory guidelines for investing.

UNIT-IV

8. Discuss major tax implications of real estate agreements in detail.

9. Discuss various ethics in personal financial planning.

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