

Total No. of Questions : 5]

PD2697

SEAT No.

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[6430]-30

First Year M.B.A.

**206 - FIN-SC-FIN-02 : PERSONAL FINANCIAL PLANNING**  
**(2019 Revised Pattern) (Semester - II)**

Time : 2½ Hours]

[Max. Marks : 50

Instructions to the candidates:

- 1) All questions are compulsory.
- 2) Figures to the right indicate full marks.
- 3) All questions have internal options.
- 4) Assume suitable data if necessary.

Q1) Attempt any five questions.

[10]

- a) Define Time value of money.
- b) Define perpetuity
- c) Define CIBIL score
- d) Define STP.
- e) Define mutual fund
- f) KYC, PAN and Aadhaar are related to
  - i) Personal financial goals and objectives
  - ii) Tax planning and filing of income tax returns
  - iii) Personal identification and verification in financial transactions
  - iv) Investment strategies for long term financial growth.
- g) Madhuri's annual savings are Rs. 1000, which is invested in a bank saving fund account that pays a 5% simple interest. What is his total future value or terminal value at the end of 8 years period.
  - i) 1200
  - ii) 1300
  - iii) 1400
  - iv) 1500
- h) Donations made to charitable institutions and trusts are eligible for deductions under which section of the Income Tax Act?
  - i) Section 80C
  - ii) Section 80D
  - iii) Section 80E
  - iv) Section 80G

P.T.O.



**Q2)** Attempt any two.

[10]

- a) Explain the investment criteria for personal investment planning
- b) Explain responsibilities of a financial planner.
- c) Rohan borrows a sum of Rs. 1,50,000 to purchase a car from bank at 10% of interest rate for a tenure of 3 years. Calculate EMI under flat interest rate.

**Q3) a) i)** Mr. Shyam deposited Rs. 1,50,000/- towards PPF for 5 years. Calculate the amount available to him after 5 years considering an interest rate of 7%. [5]

- ii) A finance Manager of a company wants to buy an asset costing Rs. 1,00,000 at the end of 10 years. He requests you to find out the annual payment required, if the savings earn an interest rate of 12% per annum. where  $(1.12)^{10} = 3.1058$  [5]

OR

- b) Mr. Raghuwanshi, a 68 years old retired man has an ailing wife, He requires Rs. 20 lakhs for her treatment. His savings include Rs. 5,00,000 in F.D and a house with value Rs. 40,00,000. In the light of the options available to the senior citizen what choice does Mr. Raghuwanshi has? Highlight the benefits of the chosen options. [10]

**Q4) a)** Examine the various insurance covers available in market. [10]

OR

- b) Analyze the importance of Nomination and will for Estate planning. [10]

**Q5) a)** Critically discuss the gold, equity and mutual fund as investment vehicles with relevant examples. [10]

OR

- b) Develop an investment strategy that minimizes risk while maximizing profitability for annual savings of Rs. 10,00,000. Justify while making necessary assumptions. [10]

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First Year M.B.A.

**206 FIN SC - FIN - 02 : PERSONAL FINANCIAL PLANNING**  
**(Revised 2019 Pattern) (Semester - II)**

*Time : 2½ Hours]*

*[Max. Marks : 50*

*Instructions to the candidates:*

- 1) *All questions are compulsory.*
- 2) *Assume suitable data if necessary.*
- 3) *Figures to the right indicates full marks.*
- 4) *Use of simple calculator is allowed.*

**Q1)** Attempt any 5 questions.

**[10]**

- a) Define Time Value of Money.
- b) What is annuity?
- c) Define the term Risk.
- d) Define Estate.
- e) State Crypto currency.
- f) Define the term Mutual Funds.
- g) Using loopholes of law to reduce tax is known as
  - i) Tax Planning
  - ii) Tax evasion
  - iii) Tax management
  - iv) Tax avoidance
- h) Deduction made under investments made in Public Provident funds can be claimed under which section of Income tax Act.
  - i) Section 80 D
  - ii) Section 80 E
  - iii) Section 80 G
  - iv) Section 80 C

**P.T.O.**



Q2) Attempt any two.

[10]

- a) Rohan borrows Rs.1,50,000 from a bank for purchase of TV set of 10 % per annum. Find EMI for period of 3years using of 10 % interest rate.
- b) Discuss liquidity, safety and profitability as on investment criteria.
- c) Explain personal financial Planning Process.

Q3) a) i) If you deposit Rs. 5000 at the end of every year in a bank for 5 years, and an bank is paying 10 % interest, what will be the future value of this annuity.

ii) What is the present value of Rs. 5527 after 6 years when the rate of discounting is 12 %.

[10]

OR

- b) Critically examine various deductions applicable to individuals for tax planning under section 80c of Income Tax Act 1961.

[10]

Q4) a) Analyse different types of Mutual Funds as on option of investment vehicle, with suitable example.

[10]

OR

- b) Analyse the different ways of mis - selling the investment products. How one can be saved from such mis - selling.

[10]

Q5) a) Critically discuss different life insurance plans and general insurance plan.

[10]

OR

- b) Critically discuss the need of estate planning, with reference to transferring of assets.

[10]



Total No. of Questions : 5]

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**[6201]-210**

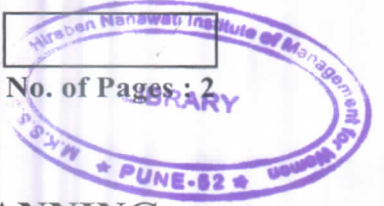
**First Year M.B.A.**

**206 FIN-SC-FIN-02 : PERSONAL FINANCIAL PLANNING**

**(Revised 2019 Pattern) (Semester-II)**

SEAT No. :  

[Total No. of Pages : 2]



*Time : 2 ½ Hours]*

*[Max. Marks : 50*

*Instructions to the candidates:*

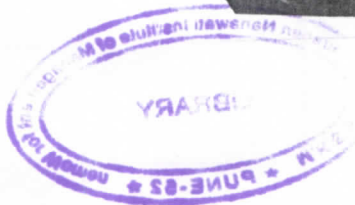
- 1) *Assume suitable data if necessary.*
- 2) *Figure to the right indicates full marks.*
- 3) *All questions are compulsory.*
- 4) *Use of simple calculator is allowed.*

**Q1) Attempt any Five questions:**

**[10]**

- a) Define Liquidity
- b) Explain the term "Insurance".
- c) Define Estate
- d) Deductions on the premium paid on Health Insurance can be claimed under which section of Income Tax Act?
  - i) Section 80 C
  - ii) Section 80 D
  - iii) Section 80 E
  - iv) Section 80 F
- e) Hemangi has deposited Rs. 1,00,000 in a basic account at 7 percent simple interest for a period of 5 years. What is a simple interest after 5 years.
  - i) 35,000
  - ii) 34,900
  - iii) 31,300
  - iv) 36,000
- f) Define the term 'Risk'.
- g) State Time Value of Money.
- h) Define the term Mutual Funds.

**P.T.O.**



Q2) Attempt any two of the following:

[10]

- a) Mr Naveen borrows Rs. 15,00,000 from a bank for a purchase of the Flat at 8% per annum. Find EMI for a period of 15 years using flat interest rate.
- b) Discuss liquidity, safety and profitability as on investment criteria.
- c) Explain personal Financial Planning Process.

Q3) a) You have Rs. 9,000 to deposit. ABC Bank offers 12% interest per year compounded monthly, while PQR Bank offers 12% interest but will only compound annually. How much will your investment be worth in 10 years at each Bank? [10]

OR

- b) Critically examine various deductions applicable to individuals for tax planning under section 80 C of Income tax Act 1961. [10]

Q4) a) Analyze different types of Mutual Funds on as option of investment vehicle, with suitable examples. [10]

OR

- b) Analyze the different ways of mis-selling the investment products. How one can be saved from such mis-selling. [10]

Q5) a) Critically discuss different life insurance plans and general insurance plan. [10]

OR

- b) Critically evaluate various Investment options available for retirement planning. [10]





Total No. of Questions : 5]

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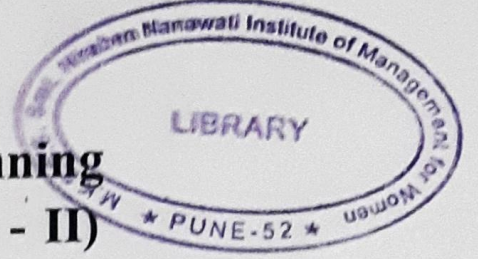
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[Total No. Of Pages : 3

[6118]-2010

F.Y. M.B.A.

**206 - FIN: Personal Financial Planning  
(2019 Pattern) (Revised) (Semester - II)**



Time : 2½ Hours]

[Max. Marks : 50

Instructions to the candidates :-

- 1) Assume suitable data if necessary.
- 2) Figures to the right indicates full marks.
- 3) All questions are compulsory.
- 4) All questions have internal options.

**Q1) Attempt any Five questions :**

**[10]**

- a) Define liquidity.
- b) Define risk.
- c) Define present value.
- d) List out two responsibilities of financial planner.
- e) Which of the following is considered a risk-free investment?
  - i) Equity share
  - ii) High grade corporate bond
  - iii) Treasury bills
  - iv) Gold.
- f) Mr. Ram has deposited Rs. 1,00,000 in a saving bank account at 7% simple interest interested to keep the deposit for a period of 5 years. Calculate simple interest.
  - i) 35200
  - ii) 35000
  - iii) 55000
  - iv) 45000

P.T.O.



g) Under which section of the Income tax Act can an individual claim deductions for investment such as life insurance premiums, provident fund contributions and tuition fees?

- i) Section 80 C
- ii) Section 80 D
- iii) Section 80 E
- iv) Section 80 G

h) Define wealth creation?

**Q2) Attempt any Two :**

**[10]**

- a) Discuss risk avoidance and risk reduction with examples.
- b) Discuss briefly the financial planning process.
- c) Mr. Amit borrows Rs. 5,00,000 from a bank for purchase of the flat at 8% per annum. Find EMI for a period of 10 years using flat interest rate.

**Q3) a) i)** Mr. Naveen deposits Rs. 500 at the end of every year for 6 years at an interest rate of 6% calculate Naveens money value at the end of 6 years. **[5]**

ii) From the following information, calculate the present value at 10% interest rate. **[5]**

Year	0	1	2	3	4	5
Cash in flow (Rs)	2000	3000	4000	5000	4500	5500

OR

b) Identify various investment options available for retirement planning. **[10]**



Q4) a) Compare different types of mutual funds with suitable examples [10]

OR

b) Examine the way in which a financial product can be mis-sold. Analyze ways in which one can save one self from onslaught of misselling. [10]

Q5) a) Examine various deductions that are available to individuals to save tax under old regime of income tax Act 1962. [10]

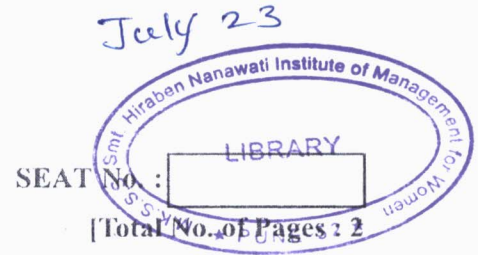
OR

b) Critically evaluate the ULIP, Term Insurance and life insurance. And how do they impact personal financial planning? [10]





Total No. of Questions : 5]  
**P3822**



**[6025]-210**

**F.Y. M.B.A.**

**206FIN SC - 02 : PERSONAL FINANCIAL PLANNING**  
**(Pattern 2019 Revised) (Semester -II)**

*Time : 2½ Hours]*

*[Max. Marks : 50*

*Instructions to the candidates:*

- 1) *Assume suitable data if necessary.*
- 2) *Figures to the right indicate full marks.*
- 3) *All questions are compulsory.*
- 4) *All questions have internal options.*

**Q1) Attempt any five questions**

**[10]**

- a) Define Future Value
- b) Define Insurance
- c) Define Income tax exemption
- d) Define cryptocurrency
- e) Define Derivatives
- f) Deductions on the interest paid on educational loans can be claimed under which section of the income tax Act?
  - i) Section 80C
  - ii) Section 80D
  - iii) Section 80E
  - iv) Section 80G
- g) What is the present value of Rs.40000 due in 3 years. Where interest rate is 10%.
  - i) 10010
  - ii) 20020
  - iii) 30050
  - iv) 40050

**P.T.O.**



- h) Consumer loans typically include :
- Home loans and mortgage financing
  - Personal loans and auto loans
  - Business loans and commercial financing
  - Student loans and educational funding.

**Q2) Attempt any two [10]**

- Explain role of financial planner
- Write a short note on mis-selling in investment products
- Mr. Suresh borrows Rs.5,00,000 from a bank for purchase of the flat at 5% per annum. Find EMI for a period of 10 years using flat interest rate.

- Q3) a) i)** Fintech Co. invests Rs. 40,00,000 in certificates of Deposits that earn 16% interest per annum compounded semi annually. What will be future value of this investment at end of 5 years when the company plans to use it to build a new plant? (Given  $1.08^{10} = 2.15892$ ) [5]
- ii) Kavita deposit Rs. 2500 at the beginning of every year for 6 years in a saving bank account at 6% compound interest. What is her money value at the end of 6 years? [5]

OR

- Discuss various deductions that are available to individuals to save tax under old regime of income tax act 1962. [10]

**Q4) a) Analyze the importance of Nomination and will for Estate planning [10]**

OR

- Compare different types of mutual funds with suitable examples. [10]

**Q5) a) Critically discuss various steps under personal financial planning process. [10]**

OR

- Evaluate various insurance covers available in the market. [10]

