

Total No. of Questions : 5]

SEAT No. :

PC3026

[6380] 2010

[Total No. of Pages : 2

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]

PB2067

[6201]-210

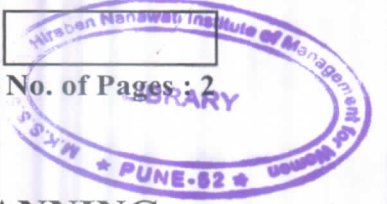
First Year M.B.A.

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.

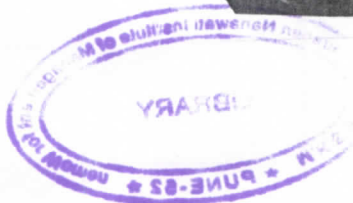
Q1) Attempt any Five questions:

[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]

SEAT No. :

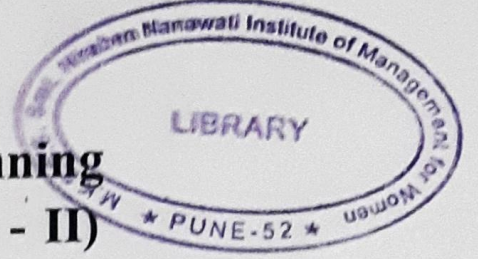
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[Total No. Of Pages : 3

[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?

[10]

**Q2) Attempt any Two :**

- 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]

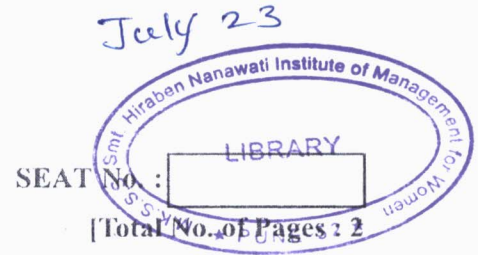
OR

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]

