

Total No. of Questions : 5]

PD2697

SEAT No.

LIBRARY

[Total No. of Pages : 2

[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]

* * *