Total No. of Questions : 5]

SEAT No. :

P7266

[Total No. of Pages : 3

[5860]-214

F.Y. M.B.A. (Semester - II)

206 - FIN : Personal financial Planning

(2019 Pattern)

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 :

a) To prepare Personal Financial Statement, all the assets are recorded in the balance sheet at their ________.

i) Original Purchase price ii) Historical Cost

iii) Fair market value iv) None of above

b) Investment is the

i) net additions made to the nation's capital stocks

ii) persons commitment to buy a flat or house

iii) employment of funds on assets to earn returns

iv) employment of funds on goods and services that are used in production process

c) ________ may be defined as the process of determining the present value of a payment or a stream of payments, which is likely to be received in the future.

i) Compounding ii) Flowing

iii) Discounting iv) Growing

P.T.O.

d) The trading which is trade by individual who buys and then later sells stocks and other securities in a very short period of time is called ______.

i) Future trading   ii) Speculation

iii) One day trading   iv) Option trading

e) ____________ offers a life insurance cover while the premium is invested in equity or debt product or a combination there of.

i) Unit Linked Insurance Policy   ii) Health Insurance Policy

iii) Fire Insurance Policy   iv) Motor Insurance Policy

f) Which section is used for deduction in respect of repayment of loan taken for higher education?

i) Section 80 C   ii) Section 80 D

iii) Section 80 E   iv) Section 80 I

g) What is the maximum annual investment of life insurance is exempted from tax?

i) Rs. 1,00,000   ii) Rs. 1,50,000

iii) Rs. 1,80,000   iv) Rs. 2,00,000

h) Project is expected to earn a onetime cash flow of Rs. 2000 in 5 years and estimated a discount rate of 6%. What is the present value of this cash flow?

i) Rs. 1459   ii) Rs. 1475

iii) Rs. 1486   iv) Rs. 1493

Q2) Attempt any 2 questions :

a) A person is planning to send his daughter to college in 18 years. he has determined that Rs. 1,00,000 is required at that time with an average annual rate of return of 8% per year, how much money would he need to invest at the beginning of each year (starting today) to achieve the goal?

b) Find the EMI of a home loan of Rs. 2,50,000 is to be repaid in 10 years at 12% rate of interest on the outstanding amount at the beginning of each year.

c) The following amounts are deposited in an account at the end of the year.

Year	1	2	3	4	5	6
Amount (Rs)	5000	4000	4000	5000	6000	5000

Find out the present value and future value after 6 years of these streams of cash flows if the rate of interest is 10% p.a. compounded annually.

Q3) Elucidate the concept of Systematic Investment Plans (SIPS)?

OR

Explain the taxation impact on different investment options.

Q4) Discuss the retirement planning for an individual. Also explain the factors affecting retirement planning.

OR

Explain the benefits of Credit Score and method of consumer credit scoring of consumer loan.

Q5) Discuss the objectives and process of estate planning?

OR

What do you mean by credit card financing? Explain the advantages and disadvantages of credit card financing?

Total No. of Questions : 5]

SEAT No. :

PA-4178

[Total No. of Pages : 2

[5946]-214

F.Y. M.B.A.

SC - FIN - 02 : PERSONAL FINANCIAL PLANNING

(2019 Pattern) (Semester - II) (206FIN)

Time : 2½ Hours] *[Max. Marks : 50*

Instructions to the candidates:

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

Q1) **Attempt any five questions:** **[10]**

a) **Match the pairs:**

i)	Deduction U/s 80 G	a)	Interest on Education Loan
ii)	Deduction U/s 80 D	b)	Investment
iii)	Deduction U/s 80 C	c)	Donation
iv)	Deduction U/s 80 E	d)	Medical Insurance

b) **State if the follow True or False:**

i) A will can be altered after the death of testator.

ii) Executor is a person who creates the trust.

c) **Fill in the blanks:**

i) ________ is the minimum age to invest in NPS.

25 Feb 23

Q2) Solve any two: **[10]**

a) Mr. A Invested Rs. 11,300 at 2.5% interest compounded monthly, calculate its value after 3.7 years.

b) Mr. X is salaried Person, want to avail Housing Loan for his New Flat. Calculate EMI from the following information.

i) Loan Amount Rs. 12,00,000

ii) Rate of Interest - 8%

iii) Loan Tenure - 5 years.

c) What is the difference between systematic risk and unsystematic risk in relation to investment?

Q3) a) What are various Investment Vehicles? Classify it as per the time. **[10]**

OR

b) What are the various types of Consumer Loans? Explain each in brief.

Q4) a) Discuss the term Personal tax planning, also elaborate tax deductions available in Income tax act for Tax Planning. **[10]**

OR

b) Distinguish between Term Insurance Policy and Unit Linked Insurance Policy.

Q5) a) What is mean by Retirement Planning, Explain the various means available for retirement planning. **[10]**

16 Oct 2023

Total No. of Questions : 5]

SEAT No. :

P-7887

[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]**

16/05/2024

Total No. of Questions : 5]

SEAT No. :

PB2067

[Total No. of Pages : 2

[6201]-210

First Year M.B.A.

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

(Revised 2019 Pattern) (Semester-II)

Time : 2 ½ Hours] *[Max. Marks : 50*

Instructions to the candidates:

1) *Assume suitable data if necassary.*
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 Incoma 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.

[10]

Q2) Attempt any two of the following:

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 interst rate.

b) Discuss liquidity, safety and profitability as on investment criteria.

c) Explain personal Financial Planing Process.

Q3) a) You have Rs. 9,000 to deposit. ABC Bank offers 12% interst per year compounded monthly, while PQR Bank offers 12% interst 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]**

✤✤✤✤