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Roll No.

Total No. of Pages : 02

Total No. of Questions : 18

B.Com. (Honours) (Sem.–5)

PERSONAL FINANCIAL PLANNING

Subject Code : BCOP-511-18 M.Code : 78174

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

Write briefly :

- 1) What is Financial planning?
- 2) What is Time value of money?
- 3) What is Risk?
- 4) What is Debt?
- 5) Who is NRI?
- 6) What is credit score?
- 7) What is NSE?
- 8) What is mutual fund?
- 9) What is a Certificate of Deposit?
- 10) What is Gift tax?

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SECTION-B

UNIT-I

- 11) Discuss the need and importance of personal financial planning in detail.
- 12) Discuss the role of Income and Expenditure statement and Balance Sheet in financial planning.

UNIT-II

- 13) Discuss the major rules of investing in detail.
- 14) Discuss the major types of banking products in detail.

UNIT-III

- 15) Discuss in detail the methods of accounting for various heads of income.
- 16) What is Tax avoidance, tax evasion and tax planning? Discuss in detail.

UNIT-IV

- 17) Discuss major tax implications of real estate agreements in detail.
- 18) What is retirement planning? Discuss its need and importance.

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