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Total No. of Pages : 02

Total No. of Questions : 09

BBA (Sem.-6)
PERSONAL FINANCIAL PLANNING
Subject Code : BBA-621-18
M.Code : 79351
Date of Examination : 22-05-2023

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

1. Write short notes on the following :

- a) Financial Security.
- b) Tax Evasion.
- c) Credit score.
- d) Savings and Investment.
- e) What is bond?
- f) Equity Share Capital.
- g) Estate Planning.
- h) Cash inflows.
- i) Managing life risk through insurance.
- j) Personal Financial Planning.

SECTION-B
UNIT-I

2. Explain in detail the Time Value of Money. How it calculated? Calculate the present value of the following Cash Flows assuming a discount rate of 10 percent.

Year	Cash Inflows (Rs.)
1	5,000
2	10,000
3	10,000
4	3,000
5	2,000

Present value of Rs. 1 is 0.909, 0.826, 0.751, 0.683, and 0.621 for the years 1, 2, 3, 4 and 5.

3. What are the different methods used for the analysis and interpretations of financial statements?

UNIT-II

4. What do you mean by Insurance? Explain the features and principles of Insurance in detail.
5. What is risk and management of risk? Explain the relationship of Risk and Return.

UNIT-III

6. What do you mean by fundamentals of Investment. Also elaborate the rules of investment.
7. What do you mean by Personal Tax Planning? Explain the objectives and methods of Personal Tax Planning.

UNIT-IV

8. Explain in detail the various basic retirement plans available for a person.
9. What do you mean by Personal Financial Planning? Also explain the various ethical considerations in Personal Financial Planning.

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