Roll No. | | | | | | | | | | | | **Total No. of Pages : 02**

Total No. of Questions : 09

B.Com. (Hons.) (Sem–5)

PERSONAL FINANCIAL PLANNING

Subject Code : BCOP-511-18

M.Code : 78174

Date of Examination : 30-05-2023

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) Define Derivative.

   b) What is Insurable Interest?

   c) What is Gift Tax?

   d) What is Mutual Fund?

   e) What is PAN?

   f) What is a Claim?

   g) What is Bancassurance?

   h) What is BSE?

   i) Types of Debt instruments

   j) What is Endowment?

SECTION-B

UNIT-I

2. What are the factors that influence financial planning? Explain in detail.

3. Discuss the significance of Investor profiling.

UNIT-II

4. What is the difference between Debt and Equity? Discuss.

5. Discuss the major types of debt instruments in detail.

UNIT-III

6. What are KYC norms? Discuss.

7. What is PAN? Discuss major regulatory guidelines.

UNIT-IV

8. Define Estate Planning. Discuss its importance.

9. Discuss the nature and significance of taxation of real estate.

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.