Roll No. | | | | | | | | | | | | **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 : 01-12-2023

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) Personal Finance

(b) Time Value of Money

(c) Systematic Risk

(d) Portfolio diversification

(e) Savings

(f) Equity Shares

(g) Tax Avoidance

(h) Estate Planning

(i) Power of Compounding

(j) Cash Flows.

SECTION-B

UNIT-I

2. What do you mean by personal financial planning? Discuss in detail the process of personal financial planning.

3. What do you mean by personal financial statements? Discuss in detail the role and importance of personal financial statements in successful personal financial planning.

UNIT-II

4. 'The core of successful personal financial planning lies in how efficiently you can manage risk'. Elucidate with suitable examples.

5. What do you mean by life insurance? Write a detailed note on various types of life insurance plans that can be used for personal financial planning.

UNIT-III

6. 'Mutual fund schemes provide an opportunity to retail investors for investing their small savings in a disciplined manner for building desired corpus for achieving financial goals'. Elucidate with suitable examples.

7. What do you mean by tax planning? Write a detailed note on various financial instruments, which can be used for tax planning. Give suitable examples in support of your answer.

UNIT-IV

8. What do you mean by retirement planning? Write a detailed note with suitable examples on various factors to be considered for retirement planning.

9. Write a detailed note on the various principles and ethical practices to be followed 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.