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 : 23-11-2023

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. Answer briefly :

a. What is Investor Profiling?

b. What is Insurable Interest?

c. What is Money Laundering?

d. What is a Mutual Fund?

e. What is PAN?

f. What is Claim?

g. What is SIP?

h. What is BSE?

i. What are Corporate Bonds?

j. What is Endowment?

SECTION - B

UNIT-I

2. What is Financial Planning? Discuss its need and importance.

3. Discuss the role of financial statements in financial planning.

UNIT-II

4. What is Insurance? Explain its basic principles.

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

UNIT-III

6. What is Tax Avoidance? How it is different from Tax Evasion? Discuss.

7. What are KYC norms? Discuss.

UNIT-IV

8. What is 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.