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 : 10-12-2024

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 briefly :

a. Define Risk.

b. Objectives of Investment

c. What is SIP?

d. What is Demat?

e. Define Indemnity.

f. Functions of NSE

g. What is ULIP?

h. What is Full disclosure?

i. What is a Claim?

j. What is KYC?

SECTION - B

UNIT-I

2. Explain the concept of the time value of money in Personal Financial Planning.

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

UNIT-II

4. What is Insurance? Explain its principles.

5. Discuss the major types of banking products in detail.

UNIT-III

6. What is the purpose of KYC norms? Discuss in detail.

7. Why personal income tax planning is important? Explain.

UNIT-IV

8. What are the rules of retirement planning? Discuss.

9. Discuss the role of ethics in financial planning in detail.

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.