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

Total No. of Questions : 09

BBA (Sem.–6)

PERSONAL FINANCIAL PLANNING

Subject Code : BBA621-18

M.Code : 79351

Date of Examination : 05-06-2025

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 Prudence

   b) Financial Statements

   c) Personal Risk

   d) Health Insurance

   e) Mutual Funds

   f) Credit Report

   g) Estate Planning

   h) Retirement Plans

   i) Tax Evasion

   j) Risk Diversification

SECTION - B

UNIT - I

2. Define personal financial planning. Write a detailed note on the principles of personal finance.

3. What do you mean by time value of money? Discuss in detail the role and importance of time value of money in personal financial planning. Give suitable examples in support of your answer.

UNIT - II

4. What do you mean by term insurance? Differentiate between term insurance and endowment plans. Briefly explain the importance of term insurance in personal financial planning.

5. *'Personal risk management is critical in personal financial planning'*. Explain. Also, discuss the role and importance of various types of life and health insurance in personal financial planning.

UNIT - III

6. What do you mean by investment? Discuss the salient features of a sound investment planning. Also briefly explain the broader categories of investment available in India.

7. *'Credit score plays an important role in personal financial planning because credit score is affected by quality of personal, financial planning and change in credit score can affect the risk profile of an individual'*. Critically examine the statement and discuss various factors affecting credit score of an individual.

UNIT - IV

8. *'Financial freedom and good retirement planning are complementary in nature'.* Elucidate with suitable examples.

9. Write a detailed note on 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.