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 : 02-12-2025

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 briefly :

a) Financial Planning

b) Future Value

c) Personal Financial Statement

d) Mutual Funds

e) Debt Market

f) Tax Management

g) Equity Shares

h) BSE

i) Estate Planning

j) SIP

SECTION - B

UNIT - I

2. Discuss in detail the importance of personal financial planning. Also, discuss the personal financial planning process.

3. Discuss the role of Income and Expenditure statement and Balance Sheet in financial planning.

UNIT - II

4. Define personal risk management. Discuss the role of health and term life insurance plans in managing the personal risk of an individual.

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

UNIT - III

6. Discuss in detail the methods of accounting for various heads of income.

7. Differentiate between tax planning, tax avoidance and tax evasion. Briefly discuss how tax deductions and tax exemptions can be used in tax planning?

UNIT - IV

8. What is retirement planning? Discuss its need and importance.

9. Write a detailed note on the ethical issues 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.