

Roll No.

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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 : 16-12-2022

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 Claim?
 - j) What is KYC?

SECTION-B

UNIT-I

2. Discuss the nature and scope of financial planning in detail.
3. Discuss the significance of Investor profiling.

UNIT-II

4. What is the difference between Debt and Equity? Discuss.
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 is PAN? Discuss major regulatory guidelines.

UNIT-IV

8. Define 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.