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Total No. of Pages : 02

Total No. of Questions : 18

**B.Com. (Honours) (Sem.-5)**  
**PERSONAL FINANCIAL PLANNING**  
**Subject Code : BCOP-511-18**  
**M.Code : 78174**

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**

**Write briefly :**

- 1) What is Financial planning?
- 2) What is Time value of money?
- 3) What is Risk?
- 4) What is Debt?
- 5) Who is NRI?
- 6) What is credit score?
- 7) What is NSE?
- 8) What is mutual fund?
- 9) What is a Certificate of Deposit?
- 10) What is Gift tax?

## **SECTION-B**

### **UNIT-I**

- 11) Discuss the need and importance of personal financial planning in detail.
- 12) Discuss the role of Income and Expenditure statement and Balance Sheet in financial planning.

### **UNIT-II**

- 13) Discuss the major rules of investing in detail.
- 14) Discuss the major types of banking products in detail.

### **UNIT-III**

- 15) Discuss in detail the methods of accounting for various heads of income.
- 16) What is Tax avoidance, tax evasion and tax planning? Discuss in detail.

### **UNIT-IV**

- 17) Discuss major tax implications of real estate agreements in detail.
- 18) What is retirement planning? Discuss its need and importance.

**NOTE : Disclosure of Identity by writing Mobile No. or Making of passing request on any page of Answer Sheet will lead to UMC against the Student.**