

Total No. of Questions : 5]  
**P3822**

SEAT No. :   
[Total No. of Pages : 2

**[6025]-210**  
**F.Y.M.B.A.**

**206FIN SC - 02 : PERSONAL FINANCIAL PLANNING**  
**(Pattern 2019 Revised) (Semester -II)**

*Time : 2½ Hours]*

*[Max. Marks : 50*

*Instructions to the candidates:*

- 1) *Assume suitable data if necessary.*
- 2) *Figures to the right indicate full marks.*
- 3) *All questions are compulsory.*
- 4) *All questions have internal options.*

**Q1) Attempt any five questions**

**[10]**

- a) Define Future Value
- b) Define Insurance
- c) Define Income tax exemption
- d) Define cryptocurrency
- e) Define Derivatives
- f) Deductions on the interest paid on educational loans can be claimed under which section of the income tax Act?
  - i) Section 80C
  - ii) Section 80D
  - iii) Section 80E
  - iv) Section 80G
- g) What is the present value of Rs.40000 due in 3 years. Where interest rate is 10%.
  - i) 10010
  - ii) 20020
  - iii) 30050
  - iv) 40050

**P.T.O.**

- h) Consumer loans typically include :
  - i) Home loans and mortgage financing
  - ii) Personal loans and auto loans
  - iii) Business loans and commercial financing
  - iv) Student loans and educational funding.

**Q2) Attempt any two [10]**

- a) Explain role of financial planner
- b) Write a short note on mis-selling in investment products
- c) Mr. Suresh borrows Rs.5,00,000 from a bank for purchase of the flat at 5% per annum. Find EMI for a period of 10 years using flat interest rate.

- Q3) a) i)** Fintech Co. invests Rs. 40,00,000 in certificates of Deposits that earn 16% interest per annum compounded semi annually. What will be future value of this investment at end of 5 years when the company plans to use it to build a new plant? (Given  $1.08^{10} = 2.15892$ ) [5]
- ii)** Kavita deposit Rs. 2500 at the beginning of every year for 6 years in a saving bank account at 6% compound interest. What is her money value at the end of 6 years? [5]

OR

- b) Discuss various deductions that are available to individuals to save tax under old regime of income tax act 1962. [10]

**Q4) a) Analyze the importance of Nomination and will for Estate planning [10]**

OR

- b) Compare different types of mutual funds with suitable examples. [10]

**Q5) a) Critically discuss various steps under personal financial planning process. [10]**

OR

- b) Evaluate various insurance covers available in the market. [10]

