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SEAT No. :

PE5986

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S.Y. M.B.A.

FIN 611 MJ : PERSONAL FINANCIAL PLANNING

(2024 Pattern) (Semester - III)

Time : 2½ Hours] *[Max. Marks : 50*

Instructions to the candidates:

1) *All questions are compulsory.*
2) *All questions carry equal marks.*
3) *Make necessary assumptions, wherever required.*
4) *Use of simple calculator is allowed.*

Q1) Solve any five : **[5×2=10]**

a) Define Time Value of Money.

b) State any two responsibilities of a financial planner.

c) What is a Systematic Investment Plan (SIP)?

d) What is a Will?

e) What is Tax Deduction?

f) State any two features of Public Provident Fund.

g) The future value of Rs. 5,000 invested for 2 years at 8% p.a. is

i) Rs. 5,800 ii) Rs. 5,600

iii) Rs. 5,832 iv) Rs. 5,800

h) The present Value of Rs. 10,000 to be received after 2 years at 10% discount rate is :

i) Rs. 8,264 ii) Rs. 9,000

iii) Rs. 10,000 iv) Rs. 11,000

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Q2) Solve any two : **[2×5=10]**

a) Described the various components of a personal financial statement.

b) Explain the importance of estate planning for families.

c) An investor wishes to accumulate a sum ₹3,00,000 at the end of 10 years. If the rate of interest is 10% per annum compounded annually, calculate the amount that must be invested at the end of each year.

Q3) Solve any one : **[10]**

a) i) Mr. Ramesh intends to avail a loan of ₹10,00,000 from the bank at an interest rate of 12% per annum for a tenure of five years. You are requested to calculate the Equated Monthly Installment (EMI) for Mr. Ramesh.

ii) Mr. Arjun has been given an opportunity to receive ₹1,00,000 after two years, during which he can earn interest at the rate of 10% per annum on his investment. What amount should he invest today so that he may receive ₹1,00,000 after two years?

OR

b) Evaluate the different types of investment avenues available to an individual in India.

Q4) Solve any one : **[10]**

a) Insurance is a vital component of financial planning. Critically examine the different life insurance and general insurance plans available in the market.

OR

b) Critically analyze the role of retirement planning in long-term wealth creation.

Q5) Solve any one : **[10]**

a) Rahul, a 30-year-old professional, intends to save taxes under Section 80C of the Income Tax Act, 1961, While ensuring the financial security of his family. Critically analyze the various savings and investment options available to him under Section 80C.

OR

b) An individual has a moderate risk tolerance and wants to plan for retirement. Apply the personal financial planning process to design a suitable investment strategy.

