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SEAT No. :

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

Q1) Solve any five **[5×2=10]**

a) Define the term Crypto Currency.

b) Define Risk.

c) What is U LIP?

d) What is Power of Attorney?

e) Define Time Value of Money.

f) Which of the following is not a financial asset

i) bonds

ii) machines

iii) stocks

iv) equities

g) In a nationalized bank if Mr. Rakesh Keeps Rs. 5,00,000 for the period of 2 years with the interest rate of 6.5%, calculating it with simple interest how much he will receive during maturity.

i) 2,13,500

ii) 2,13,200

iii) 2,12,500

iv) 2,13,000

h) State any two features of Public Provident Fund.

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Q2) Solve any Two **[2×5=10]**

a) Explain the responsibility of financial planner.

b) Describe the Mutual Funds as Investment Vehicle.

c) Mr. Sanjay wants to purchase a car worth Rs. 8,00,000 of which he borrows Rs. 6,00,000 from bank at 10% per annum. Find the EMI for the period of 5 years using flat interest rates.

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

a) i) An investor is expected to receive a sum of ₹50,000 at the end of five years. Assuming an annual discount rate of 10 percent, compute the present value of the said amount.

ii) An investor sells a share for ₹10,000 and reinvests the entire proceeds at an annual rate of interest of 12 percent for a period of 10 years. Determine the future value of the investment.

OR

b) Critically examine the different life insurance and general insurance plans available in the market.

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

a) Mr. Rajesh wants to assess his financial position. Prepare a personal financial statement for him, listing his assets, liabilities, and net worth.

OR

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

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

a) Mr. Sharma wants to reduce his taxable income while complying with the Income Tax Act. Explain the concept of tax deductions and discuss various sections that help in claiming deductions, with suitable examples.

OR

b) Discuss the significance of retirement planning and design a retirement plan suitable for the millennial generation.

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