22-PG-MFM-305B

PVKN Government College (A), Chittoor

I M.Com (FM) Semester-II:

305B: Personal Financial Planning

Time: 3 hours   Max Marks: 80

SECTION - A

1. Answer any FIVE questions carries 4 marks   5 x 4=20 M

   a. Objectives of Personal Financial Planning
   b. Principles of Personal Finance
   c. Post Office Savings
   d. Corporate and Government Bonds
   e. Types of Dividends
   f. Capital gains
   g. Self-employment
   h. Retirement Saving Plans

SECTION - B

Answer ALL questions. Each question carries 12 marks   5 x 12=60 M

2. Analyse the process of personal finance planning.

Or

3. Explore safety, liquidity, solvency and wealth management in personal financing.

4. Discuss the various products of personal finance planning.

Or

5. Examine the merits and demerits of investing in mutual funds as part of personal finance planning

6. Define risk and return in the context of investment. Discuss the various types of risk and return.

Or

7. Explain the concept of the time value of money and explain its significance in investment decision-making.

8. Explain the concept of expenses and deductions in personal tax planning.

Or

9. Describe the taxation of income from business and self-employment activities.

10. How do government policies influence personal finance decisions?

Or

11. Explain the purpose of provident funds and gratuity schemes in personal finance.

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22-PG-MFM-305B

PVKN Government College (A), Chittoor

I M.Com (FM) Semester-II:

305B: Personal Financial Planning

SCHEME OF VALUATION

Time: 3 hours Max Marks: 80

SECTION - A

1. Answer any FIVE questions carries 4 marks 5 x 4=20 M
   a. Objectives of Personal Financial Planning - 4 Marks
   b. Principles of Personal Finance - 4 Marks
   c. Post Office Savings - 4 Marks
   d. Corporate and Government Bonds - 4 Marks
   e. Types of Dividends - 4 Marks
   f. Capital gains - 4 Marks
   g. Self-employment - 4 Marks
   h. Retirement Saving Plans - 4 Marks

SECTION - B

Answer ALL questions. Each question carries 12 marks 5 x 12=60 M

2. Analyse the process of personal finance planning. - 12 Marks

Or

3. Explore safety, liquidity, solvency and wealth management in personal financing.

    Safety - 3 Marks
    Liquidity - 3 Marks
    Solvency - 3 Marks
    Wealth management - 3 Marks

4. Discuss the various products of personal finance planning.

    Any 8 Products - 12 Marks

Or

5. Examine the merits and demerits of investing in mutual funds as part of personal finance planning.

    Merits - 6 Marks
    Demerits - 6 Marks

6. Define risk and return in the context of investment. Discuss the various types of risk and return.

    Define risk and return - 6 Marks
    Types of risk and return - 6 Marks

Or

7. Explain the concept of the time value of money and explain its significance in investment decision-making.

Concept - 5 Marks

Significance - 7 Marks

8. Explain the concept of expenses and deductions in personal tax planning.

Concept of expenses - 6 Marks

Concept of deductions- 6 Marks

Or

9. Describe the taxation of income from business and self-employment activities.

Taxation of income from business - 6 Marks

Taxation of dividends from self-employment- 6 Marks

10. How do government policies influence personal finance decisions?

Any 8 Points - 12 Marks

Or

11. Explain the purpose of provident funds and gratuity schemes in personal finance.

purpose of provident funds - 6 Marks

purpose of gratuity - 6 Marks

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