Sanjay Ghodawat University, Kolhapur

2019-20

Established as State Private University under Govt. of Maharashtra. Act No XL, 2017

Year and Program 2019-20, T Y B.Com | **School of Commerce and Management** | **Department Commerce**

Course Code:-CBCF 3111 | **Course Title-Personal Finance** | **Semester – Odd (V)**

Day and Date Tuesday 26/11/19 | **End Semester Examination** | **Time: 3 hrs, Max Marks: 100** 10.30 am to 01.30 pm

Instructions: 1) All Questions are compulsory.
2) Use simple calculator wherever necessary.

		Marks	Level	COs
Q.1				
a)	**True or False (Any five, 2 marks each)**	10		
	1. Net present value (NPV) is the difference between the present value of cash inflows and the present value of cash outflows over a period of time.		L1	CO1
	2. Health Insurance is a type of general insurance.		L1	CO1
	3. Non residential Indians are not allowed to invest in Public Provident Fund (PPF).		L1	CO2
	4. National saving certificate is a fixed income investment scheme.		L1	CO2
	5. All pension plans are free of taxes.		L1	CO3
	6. National Pension Schemes is exclusively available for government employees.		L1	CO3
			L1	CO3
b)	**Answer the short questions (Any five, 2 marks each)**	10		
	1. Describe checking account		L1	CO4
	2. Define money market account?		L1	CO4
	3. List different types of individual loans		L1	CO5
	4. State general insurance.		L1	CO5
	5. Describe Health insurance		L1	CO6
	6. Identify different types of general insurance.		L1	CO6
Q.2	**Answer the following**			
a)	Describe financial planning with its benefits.	10	L2	CO1
	OR			
a)	Discuss the importance of time value of money in investment with examples.	10	L2	CO1

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	b)	Mr. Sumeet is an NRI who wants to invest into realty sector in India. He is presently unaware about types of investment avenues available in India. As an expert illustrate different types of real asset investments with their advantages and disadvantages.	10	L3	CO2
		OR			
	b)	Show the advantages and disadvantages in stock market investment.	10	L3	CO2
Q.3		**Answer the following**			
	a)	Assess the need of post retirement counseling.	10	L4	CO3
		OR			
	a)	Analyze the role of human psychology in money management.	10	L4	CO3
	b)	Discuss the benefits of investing in National Saving Certificate.	10	L2	CO4
		OR			
	b)	Summarize the advantages of digital wallet in digital money management.	10	L2	CO4
Q.4		**Answer any two**			
	a)	Demonstrate a term insurance plan with its advantages and disadvantages.	10	L3	CO5
	b)	Show different methods of building and maintaining good credit-CIBIL score.	10	L3	CO5
	c)	Discuss the importance of tax planning with its advantages.	10	L2	CO5
Q.5		**Answer any two**			
	a)	How will you analyze ponzy schemes such as Sarda and PACL as a common investor? What investment lessons are learned by you from such scams?	10	L3	CO6
	b)	Demonstrate the importance of financial literacy in building and enhancing investor awareness.	10	L3	CO6
	c)	In the era of digital economy number of issues arises with mobile banking internet banking, crypto currencies etc. As an expert in personal finance you are asked to appraise issues of cyber security in digital management with suitable examples.	10	L5	CO6

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