PRN:		Course Code :	CBCF311.1R02

Third Year **B. Com** Backlog Examination Summer 2024

Personal Finance

Day and Date: 30 MAY 2024, Thu Max Marks: **100**

Time : 02:00PM To 05:00PM Duration: **03** hrs

Instructions: All questions are compulsory.

			Marks	Bloom's Level	CO
Q.1	**Attempt the following**				
	a)	Elaborate overview of personal wealth management?	08	2	1
	b)	Explain the concept of time value of money considering present and future value with an example.	08	3	1
		OR			
	b)	The present compound rate of interest is 8% p.a. which do you prefer Rs.10,000 today or Rs. 20,000 after 10 years?	08	4	1
Q.2	**Attempt the following**				
	a)	Compute the present value of Rs. 10,000 due in 2 years @ 5% compounded interest if the interest rate is paid I) half yearly II) quarterly	08	4	2
	b)	Elaborate different types of Mutual funds.	08	2	2
		OR			
	b)	Write short note on derivative and commodity market.	08	2	2
Q.3	**Attempt any two from the following**				
	a)	Retirement planning should be a priority for individuals". Justify the statement with the help of retirement need analysis.	08	3	3
	b)	Elaborate the rules and conditions of obtaining gratuity after retirement.	08	3	3
	c)	Explain the need of Retirement financial Planning.	08	3	3
Q.4	**Attempt any two from the following**				
	a)	"Psychology of money is the study of our behavior with money". Explain with the help of four ways of how psychology affects money	08	4	4
	b)	How many types of digital payment are there? What are the Precautions necessary to take to enable digital payments?	08	3	4
	c)	Explain the different types of risk involved in personal Money Management.	08	3	4

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Q.5	**Attempt any Two of the following**				
	a)	Draft Investment proposal for an individual who is earning taxable salary, as per age of your choice?	09	5	5
	b)	What are the different types of loans offered in india for financial personal planning?	09	3	5
	c)	How will you protect yourself from being scammed or tips to avoid investments scams?	09	4	5
Q.6	**Attempt any Two of the following**				
	a)	Prepare tax planning of individual using deduction u/s 80C	09	4	6
	b)	What are the biggest cyber security threats right now in India?	09	4	6
	c)	List out four financial goals that you want to achieve in three stages of life: Age 21-33, 34-46,47 onwards, actions to be taken (savings necessary to achieve goals) and categorize goals in terms of priority(high ,medium, low).	09	5	6

Backlog