

B.B.A. (Part-III) Semester-V Examination

PERSONAL FINANCIAL PLANNING

BBA/504

Time : Three Hours]

[Maximum Marks : 80]

Note :- All sections are compulsory.

SECTION—A

(Multiple Choice Questions)

1. Which of the following would be considered a risk free investment ?
(A) Gold (B) Equity
(C) High Grade Corporate Bonds (D) Treasury bills
 2. _____ are Financial Assets.
(A) Bonds (B) Machines
(C) Stocks (D) Both (A) and (C)
 3. Saving Accounts are _____ but are not _____.
(A) Negotiable, Liquid (B) Marketable, Liquid
(C) Liquid, Personal (D) Liquid, Marketable
 4. What is personal finance ?
(A) Managing your money (B) Saving and investing
(C) Budgeting and banking (D) All of above
 5. The expanded form of SA as commonly used in life insurance :
(A) Sum Assured (B) Stamp Act
(C) Surrender of Assurance (D) Some Annuity
 6. Insurance covers :
(A) Protect Assets (B) Prevent loss
(C) Reduces the impact of loss (D) Insurance immortality
 7. Largest Life Insurance Company in India is :
(A) New India Insurance (B) LIC
(C) United India Insurance Co. (D) National Insurance Co.

SECTION—B

(Short Answer Questions)

1. (a) Explain Financial Planner as a profession. 4

OR

2. (a) Write a note on "need of Insurance Planning". 4

OR

- (b) What is income insurance, why it is needed ? 4

3. (a) Write a short note on superannuation. 4

OR

- 4 (b) Explain the steps for the developing retirement plan. 4

4 (a) Why investment planning is important ? 4

OR

- 5 (a) Write a note on house property income

(b) Write a note on portfolio management.

OR

- (b) Explain types of capital assets/gains. 4

SECTION—C

(Long Answer Questions)

1. (a) Describe the need and importance of personal financial planning. 8

OR

- (b) Describe all about personal financial planning. 8

2. (a) Describe property insurance with home and motor insurance. 8

OR

- (b) Comment "why life insurance is important". 8

3. (a) Explain PPF with types of pension schemes under PPF. 8

OR

- (b) Explain retirement schemes available in India. 8

4. (a) Explain Mutual Funds with its types. 8

OR

- (b) Write a note on asset allocation in personal financial planning. 8

5. (a) Discuss the various tax management techniques. 8

OR

- (b) Explain income from other sources and its deductions. 8