

Total No. of Questions : 5]

SEAT No. :

P7266

[Total No. of Pages : 3

[5860]-214

F.Y. M.B.A. (Semester - II)

206 - FIN : Personal financial Planning

(2019 Pattern)

Time : 2½ Hours]

[Max. Marks : 50

Instructions to the candidates:

- 1) Assume suitable Data if necessary.
- 2) Figures to the right indicate full marks.
- 3) All questions are compulsory.
- 4) All questions have internal options.

Q1) Attempt any Five questions :

- a) To prepare Personal Financial Statement, all the assets are recorded in the balance sheet at their \_\_\_\_\_
  - i) Original Purchase price
  - ii) Historical Cost
  - iii) Fair market value
  - iv) None of above
- b) Investment is the
  - i) net additions made to the nation's capital stocks
  - ii) persons commitment to buy a flat or house
  - iii) employment of funds on assets to earn returns
  - iv) employment of funds on goods and services that are used in production process
- c) \_\_\_\_\_ may be defined as the process of determining the present value of a payment or a stream of payments, which is likely to be received in the future.
  - i) Compounding
  - ii) Flowing
  - iii) Discounting
  - iv) Growing

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- b) Find the EMI of a home loan of Rs. 2,50,000 is to be repaid in 10 years at 12% rate of interest on the outstanding amount at the beginning of each year.
- c) The following amounts are deposited in an account at the end of the year.

Year	1	2	3	4	5	6
Amount (Rs)	5000	4000	4000	5000	6000	5000

Find out the present value and future value after 6 years of these streams of cash flows if the rate of interest is 10% p.a. compounded annually.

**Q3)** Elucidate the concept of Systematic Investment Plans (SIPS)?

OR

Explain the taxation impact on different investment options.

**Q4)** Discuss the retirement planning for an individual. Also explain the factors affecting retirement planning.

OR

Explain the benefits of Credit Score and method of consumer credit scoring of consumer loan.

**Q5)** Discuss the objectives and process of estate planning?

OR

What do you mean by credit card financing? Explain the advantages and disadvantages of credit card financing?

