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B.M.S COLLEGE FOR WOMEN, AUTONOMOUS

BENGALURU – 560004

SEMESTER END EXAMINATION – JANUARY/FEBRUARY 2023

Open Elective - I Semester

**PERSONAL FINANCE AND PLANNING
(NEP Scheme 2021-22 onwards - Repeaters)**

Course Code: COM10E01B

Duration: 2 ½ Hours

QP Code: 1202

Max. Marks:60

SECTION – A

1. Answer any FIVE of the following questions. Each question carries TWO marks. (5X2=10)

- What is Investment?
- Expand (i) PPF (ii) SEBI
- Give the meaning of tax avoidance.
- Who are the two parties of the Insurance contract?
- What is retirement planning?
- What do you mean by Insurance?
- Give two sources of (i) Income (ii) Savings.

SECTION – B

Answer any FOUR of the following questions. Each carrying FIVE marks. (4X5=20)

- Explain the different types of General Insurance.
- Explain the objectives of Investment.
- Explain any five types of personal loan.
- Mention any ten deductions for individuals from Section 80C to 80 U under Income Tax Act.
- Explain the process of planning for retirement.

SECTION – C

Answer any TWO of the following questions. Each carries TWELVE Marks. (2X12=24)

- What do you mean by Internet Banking? Explain its advantages and disadvantages.

8. What is Greenfield investment and Brownfield investment? Explain its advantages and disadvantages.

9. Write Short notes on:

a) Mutual Fund (b) Online fraud (c) Ponzi Scheme.

SECTION – D

Answer any ONE of the following questions which carries SIX marks.

(1X6=6)

10. State any six exemptions available for retired employees.

11. Mr. Kumar is earning Rs.10,00,000 per annum. Mr. Kumar asks for your expert advice in framing a financial plan for him. Advise Mr. Kumar in this regard.

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