QP CODE: D3BCM2404	**(Pages: 2)**	**Reg. No**	**: .....**
		Name	**: .....**

THIRD SEMESTER FYUGP EXAMINATION, NOVEMBER 2025

Discipline Specific Core (DSC) Course - Minor

COM3MN205 : PERSONAL FINANCIAL PLANNING

(Credits: 4)

Time: 2 Hours **Maximum Marks: 70**

Section A

Answer the following questions. Each carries 3 marks (Ceiling: 24 marks)

1.	What is Financial goals?	BL1	CO1, CO2
2.	Write a short note on Income categories.	BL1	CO2
3.	What is ULIP?	BL1	CO2
4.	Define NPS?	BL1	CO2, CO3
5.	What is Compounding?	BL1	CO1, CO2
6.	State the characteristics of personal financial planning.	BL1	CO1, CO2
7.	What is Personal financial deficit?	BL1	CO2
8.	Write a short note on Insurance and wagering.	BL1	CO2
9.	Define Income tax exemptions.	BL1	CO2, CO3
10.	Define CIBIL score.	BL2	CO2

Section B

Answer the following questions. Each carries 6 marks (Ceiling: 36 Marks)

11.	Illustrate with examples the Time value of money (concept) with a simple numerical illustration.	BL3	CO1, CO2
12.	Illustrate with examples Education loan. Explain its features.	BL3	CO2
13.	Discuss Life insurance.	BL2	CO2
14.	Describe Tax avoidance and how it can be done.	BL2	CO2, CO3
15.	Describe Reverse mortgage and its benefits.	BL2	CO2, CO3

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16.	How does 50-30-20 principle work. Explain with example.	BL2	CO1, CO2
17.	Explain EMI and its features.	BL2	CO2
18.	Analyse Need for insurance.	BL4	CO2
Section C			
Answer any one question. Each carries 10 marks (1 x 10 = 10 Marks)			
19.	Design and justify a life insurance plan covering tax benefits of insurance for a typical Indian household.	BL6	CO2
20.	Prepare a case study on personal tax planning in the context of personal financial planning.	BL3	CO2, CO3
	CO : Course Outcome		
	BL : Bloom's Taxonomy Levels (1 – Remember, 2 – Understand, 3 – Apply, 4 – Analyse, 5 – Evaluate, 6 – Create)		