



OEBC112

Reg. No.

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I Semester B.Com./B.Com.(LSCM)/B.Com.(A&F)/B.Com.(TTM)/B.Com.(IAS)/  
B.Com.(DA) Degree Examination, May/June - 2022

**COMMERCE**

**Personal Finance and Planning**  
**(NEP-CBCS Scheme 2021-22) (Regular)**  
**Paper : 1.5 b (Open Elective Course)**

**Time : 2½ Hours**

**Maximum Marks : 60**

**SECTION - A**

Answer any five of the following. Each question carries two marks.

**(5×2=10)**

1. a. Expand ATM.
- b. State the different Digital wallets.
- c. What is Reverse Mortgage?
- d. What is SIP?
- e. State any two financial Goals of an Individual.
- f. Give the meaning of debit card.
- g. State the meaning of time value of money.

**SECTION - B**

Answer any Four of the following. Each question carries Five marks.

**(4×5=20)**

2. State the objectives of personal financial planning.
3. Explain the process of retirement planning.
4. List out any 5 life insurance policies.
5. Write a note on 'personal Tax planning'.
6. What are the different types of risks in personal investment.

**[P.T.O.]**



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**SECTION - C**

Answer any Two of the following questions. Each question carries Twelve marks.

(2×12=24)

7. What is financial discipline? Explain the benefits of savings and Management of spending.
8. Explain the different pension plans available in India.
9. Write a note on :
  - a. Commodity markets.
  - b. Mutual fund schemes.

**SECTION - D**

Answer any One of the following questions. which carries Six marks.

(1×6=6)

10. State the steps of electronic fund transfer through net banking and UPI.
  11. Prepare tax planning of a hypothetical individual using deduction under section 80C.
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