## GOA VIDYAPRASARAK MANDAL'S GOPAL GOVIND POY RAITURCAR COLLEGE OF COMMERCE AND ECONOMICS FARMAGUDI, PONDA - GOA

## B.COM. UGC-CCFUP (SEMESTER-III) REGULAR EXAMINATION OCTOBER/NOVEMBER 2024 COM- 243 - PERSONAL FINANCIAL PLANNING

Duration: 1hour Marks: 20

<ul><li>Instructions:</li><li>1) All questions are compulsory however internal choice is available.</li><li>2) Figures to the right indicate marks.</li></ul>	
<ul><li>Q. No.1) Answer the following questions:</li><li>a. What is the meaning of Personal financial planning?</li><li>bCan you list two types of Loans?</li><li>c How would you explain the term Life Insurance?</li><li>d What is the need for Taxation Planning?</li></ul>	(1) (CO1) (BL1) (1) (CO1)(BL1) (1) (CO1) (BL1) (1) (CO1) (BL1)
Q. No.2a) What are the reasons for hiring a financial planner?	(2) (CO1)(BL1)
Q.No.2b) Can you list the types of pure risk?	(2) (CO1)(BL1)
Q.No.3a) How would you explain the types of investment strategies?	(2) (CO2)(BL2)
Q.No.3b) Compare different methods of handling the risk. <b>OR</b>	(2) (CO2) (BL2)
Q.No.3c) How would you classify Insurance products?	(2) (CO2)(BL2)
Q.No.4a) How would yousummarise different avenues of Investment?	(2)(CO1)(BL1)
Q.No.4b) Can you list the four objectives of Estate Planning?  OR	(2)(CO1)(BL2)
Q.No.4c) Write briefly about the retirement planning money source.	(2) (CO3)(BL2)
Q.No.5a) How would you have to explain the types of taxes?	(2) (CO3)(BL3)
Q.No.5b) Construct different heads of Income.  OR	(2)(CO3)(BL3)

(2) (CO3) (BL3)

Q.No.5c) What is the meaning of estate planning? Summarise steps

in estate planning.