

## IMBA in FS (NEP) Sem.-5 Examination

DSC-M-FS-354T

## Personal Financial Planning

Time : 2.00 Hours]

December-2025

[Max.Marks : 50

**Instructions:****Figures to the right indicate Full Marks.****Do not write anything on the question paper.****Simple calculator is allowed. Do not use a scientific calculator.**

Q.1	Define financial goals. Explain the different types of financial goals and their importance in effective financial planning.	10
	<b>OR</b>	
Q.1	What is personal financial planning? Explain it with necessary steps.	10
Q.2	Discuss mutual fund schemes, including SIP. Explain different types of mutual funds, advantages, risk factors, and the concept of international investment avenues.	10
	<b>OR</b>	
Q.2	Differentiate between Greenfield and Brownfield projects. Explain their investment opportunities, risks, and role in economic development.	10
Q.3	Explain the need for protection planning. Discuss its significance in the overall process of personal financial planning.	10
	<b>OR</b>	
Q.3	Describe the different types of risks faced by an individual—mortality, health, disability, and property risks. Explain how each of these risks impacts financial stability.	10
Q.4	Explain the concept of reverse mortgage. Discuss its features, eligibility, advantages, and limitations for senior citizens.	10
	<b>OR</b>	
Q.4	Explain retirement planning. Discuss the major retirement planning goals and their importance for an individual's financial security.	10
Q.5	<b>Short Questions (5 out Of 8)</b> 1. State any 2 precautions to avoid online financial fraud. 2. What is meant by compounding? 3. What is SIP in mutual funds? 4. Give 2 example of a commodity traded in India. 5. State any two types of health risks. 6. Mention any two benefits of health insurance. 7. Mention any two types of pension plans available in India. 8. What is meant by retirement corpus?	10

