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Register Number:

DATE:03-03-2022

**ST. JOSEPH’S COLLEGE (AUTONOMOUS), BANGALORE-27**

**PG – III SEMESTER**

**SEMESTER EXAMINATION- OCTOBER 2021**

**(Examination conducted in March 2022)**

**MCO OE 9720: Personal Financial Planning**

Time- 1 ½ hrs Max Marks-35

**This paper contains one printed page and four parts**

**Section A**

**I.** Answer ***any five*** of the following (**1 x 5 = 5 marks)**

1. Differentiate between Saving & Investment.
2. State any two money market instruments.
3. What is Financial Planning?
4. State any two investment options for a retired person.
5. What is meant by health insurance?
6. What is Insurance Premium?
7. State any two types of Cryptocurrencies.

**Section B**

**II.** Answer ***any two*** of the following (**5 x 2 = 10 marks)**

1. Briefly explain the Personal Financial Planning Process.
2. Discuss the common mistakes made in Investments by Indians.
3. Classify Investors according to Risk Perception

**Section C**

**III.** Answer ***any one*** of the following (**10 x 1 = 10 marks)**

1. What are Mutual Funds? Explain the different schemes of mutual fund.
2. What is Life Insurance? Explain the types of Life Insurance policies.

**Section D**

**III. Answer the following (10 marks)**

1. Explain the different Investment avenues available for tax saving.

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