

**Date: 16-12-2022 (9AM)**

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

**CBCS: III SEMESTER**

**SEMESTER EXAMINATION: OCTOBER 2022**

**(Examination conducted in December 2022)**

**COOE9721-PERSONAL FINANCIAL PLANNING**

(For Supplementary candidates only)

**TIME: 11/2 Hour MAX. MARKS: 35 Marks SECTION A**

**Answer any FIVE of the following questions. Each question carries one mark. (5x1=5)**

1. Give the meaning of fixed income securities
2. What is life insurance?
3. Name any two money market instruments.
4. Name any two Cryptocurrencies
5. Define risk.
6. List out any two investments which are eligible for tax benefits.

**SECTION B**

**Answer any TWO of the following questions. Each question carries five marks. (2x5=10)**

1. Discuss in brief the concept of investors life cycle.
2. Explain various emerging investment avenues in India
3. Write a short note on the retirement planning.

**SECTION C**

**Answer any ONE of the following questions. Each question carries ten marks. (1x10=10)**

1. Elucidate the concept of investment. Explain various avenues of investment available for an individual.
2. Briefly explain the process of personal financial planning with reference to their risk profile.

**SECTION D**

**Answer the following compulsory question. The question carries 10 marks. (1x10=10)**

1. Define Insurance. Briefly summarize various types of insurance policies available in India.

\*\*\*\*\*\*\*\*\*\* End of Question Paper \*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*