**ST JOSEPH’S UNIVERSITY, BENGALURU -27**

Registration Number:

Date & session:

**M COM – I SEMESTER**

**SEMESTER EXAMINATION: OCTOBER 2023**

**(Examination conducted in November /December 2023)**

**MCO 7420 – Personal Finance**

**(For current batch students only)**

**Time: 2 Hours Max Marks: 50**

**This paper contains \_\_\_1\_\_\_ printed pages and \_\_3\_\_\_ parts**

**PART-A**

**Answer any two questions. (2X5=10)**

1. Distinguish between investment and speculation.
2. What is meant by money market instruments? Write short notes on any 2 types of money market instruments.
3. Explain the financial planning process.

**PART-B**

**Answer any two questions. (2X15=30)**

1. What are the common mistakes made by Indians while Investing?
2. What is Life insurance? Discuss the factors influencing the choice of life insurance premium.
3. (i) Explain briefly any 5 fixed income securities in India. (5 marks)
4. Elaborate the tax benefits available with different investment options. (10 marks)

**PART-C**

**Answer the following question. (1X10=10)**

1. What is Behavioural bias? Explain any 5 Psychological biases in Behavioural finance.