



Nagarjuna Degree College
38/36, Ramagondanahalli,
Yelahanka Hobli,
Bengaluru - 560 064.

OEBC112

Reg. No.

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**I Semester B.Com./B.Com.(LSCM)/B.Com.(A&F)/B.Com.(TTM)/B.Com.(AS)/
B.Com.(DA) Degree Examination, May/June - 2022**

COMMERCE

Personal Finance and Planning

(NEP-CBCS Scheme 2021-22) (Regular)

Paper : 1.5 b (Open Elective Course)

Time : 2½ Hours

Maximum Marks : 60

SECTION - A

Answer any **five** of the following. Each question carries **two** marks.

(5×2=10)

1. a. Expand ATM.
- b. State the different Digital wallets.
- c. What is Reverse Mortgage?
- d. What is SIP?
- e. State any two financial Goals of an Individual.
- f. Give the meaning of debit card.
- g. State the meaning of time value of money.

SECTION - B

Answer any **Four** of the following. Each question carries **Five** marks.

(4×5=20)

2. State the objectives of personal financial planning.
3. Explain the process of retirement planning.
4. List out any 5 life insurance policies.
5. Write a note on 'personal Tax planning'.
6. What are the different types of risks in personal investment.

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SECTION - C

Answer any **Two** of the following questions. Each question carries **Twelve** marks.

(2×12=24)

7. What is financial discipline? Explain the benefits of savings and Management of spending.
8. Explain the different pension plans available in India.
9. Write a note on :
 - a. Commodity markets.
 - b. Mutual fund schemes.

SECTION - D

Answer any **One** of the following questions. which carries **Six** marks.

(1×6=6)

10. State the steps of electronic fund transfer through net banking and UPI.
 11. Prepare tax planning of a hypothetical individual using deduction under section 80C.
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