

Program: M.Com Part II Semester: IV Program Code: 2120361  
Course: Personal Financial Planning Course Code: 59334  
Duration: 2 Hours Examination Pattern: NEP- Autonomous- External Max. Marks: 50

**Instructions:**

1. All questions are compulsory.
2. Figures to the right indicate full marks.
3. Draw neat diagrams wherever necessary.

**Examination:**  
**REGULAR**

**Q. 1 Attempt the following (Any One). [14]**

- A. Define Present value and Fair Value. Also solve the below question.

A deposit of ₹10,000 is made to earn interest at 12% p.a.

Find out the future value at the end of one year of this deposit if the compounding period is:

- (a) Annually
- (b) Half-yearly
- (c) Quarterly
- (d) Monthly

OR

- B. Explain the steps in Money Management.

**Q. 2 Attempt the following (Any One). [12]**

- A. Explain importance property & liability risk and consequence of not managing property & liability risk.

OR

- B. Explain types of Medical Insurance.

**Q. 3 Attempt the following (Any One). [12]**

- A. Define Monte Carlo Situation. Who are the users/consumers of Monte Carlo Simulation.

OR

- B. What are the advantages and disadvantages of Monte Carlo Simulation.

**Q. 4 Attempt the following (Any One). [12]**

- A. Explain the types of Investment Risk.

OR

- B. What are types of Stock Investment?