

SHRIMATHI DEVKUNVAR NANALAL BHATT VAISHNAV COLLEGE FOR WOMEN  
(AUTONOMOUS)

(Affiliated to the University of Madras and Re-accredited with 'A+' Grade by NAAC)

Chromepet, Chennai - 600 044.

B.Com. A&F- END SEMESTER EXAMINATIONS - APRIL 2025

SEMESTER - VI

**24UAFET6B03 - Personal Finance**

Total Duration : 1 Hrs.30 Mins.

Total Marks : 40

### **Section B**

Answer any **TEN** questions ( $10 \times 2 = 20$  Marks)

1. What is financial planning?
2. What is Corporate Debt?
3. What do you mean by Repo and reverse-repo risk?
4. Define Health Insurance.
5. Write short notes on retirement planning.
6. How do student loans cover?
7. Write the meaning of Asset/Mortgage-backed securities risk.
8. What do you mean by evidence of coverage?
9. What is saving of funds?
10. Write a note on 529 plan.
11. What do you mean by Investment risk?
12. Briefly write about the Estate planning for new parents.

### **Section C**

Answer any **FOUR** questions ( $4 \times 5 = 20$  Marks)

13. Explain the life cycle of financial planning.
14. Briefly explain the steps of savings Goals.
15. What is Mortgage? And also explain its types?
16. Explain the various types of Investments.
17. What are the different types of risk management?
18. Explain the Advantages and Disadvantages of Debt.

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