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| QP Code: D133930  |  | Total Pages: 1           | Name: |
|   |  | Register No.             |       |
| <b>THIRD SEMESTER UG DEGREE EXAMINATION, NOVEMBER 2025</b>                              |  |                          |       |
| <b>(CUFYUGP)</b>  |  |                          |       |
| <b>COM3MN205-Personal Financial Planning</b>  |  |                          |       |
| <b>2024 Admission onwards</b>   |  |                          |       |
| <b>Maximum Time :2 Hours</b>  |  | <b>Maximum Marks :70</b> |       |
|   |  |                          |       |
| <b>Section A</b>  |  |                          |       |
| <b>All Questions can be answered. Each Question carries 3 marks (Ceiling: 24 Marks)</b> |  |                          |       |
| 1   | What are financial goals?  |                          |       |
| 2   | List the components of financial literacy.   |                          |       |
| 3   | Define the time value of money.  |                          |       |
| 4   | State the Rule of 72.  |                          |       |
| 5   | Name two financing alternatives for individuals.                                       |                          |       |
| 6   | What is meant by good debt?  |                          |       |
| 7   | What is the CIBIL report?  |                          |       |
| 8   | What is tax planning?  |                          |       |
| 9   | What is an education loan?   |                          |       |
| 10  | What is budgeting?   |                          |       |
| <b>Section B</b>  |  |                          |       |
| <b>All Questions can be answered. Each Question carries 6 marks (Ceiling: 36 Marks)</b> |  |                          |       |
| 11  | Describe how the 50-30-20 principle helps in budgeting.                                |                          |       |
| 12  | Compare personal loans and housing loans.  |                          |       |
| 13  | Describe the features of the Atal Pension Yojana (APY).                                |                          |       |
| 14  | Summarize the benefits and limitations of insurance.                                   |                          |       |
| 15  | Evaluate the importance of debt management in personal finance.                        |                          |       |
| 16  | Describe how reverse mortgage helps retired homeowners.                                |                          |       |
| 17  | Explain the structure and benefits of ULIPs.   |                          |       |
| 18  | Explain NPS and its benefits to investors.   |                          |       |
| <b>Section C</b>  |  |                          |       |
| <b>Answer any ONE. Each Question carries 10 marks (1x10=10 Marks)</b>                   |  |                          |       |
| 19  | Design a personal financial plan for a young professional with ₹50,000 monthly income. |                          |       |
| 20  | Examine the role of insurance and pension schemes in personal financial security.      |                          |       |