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**PRESIDENCY UNIVERSITY**

**Bengaluru**

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| **Ph.D. Course Work End Term Examinations –JAN - FEB 2025** |
| **Date:** 30 – 01- 2025 **Time:**09:30 am – 12:30 pm |

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| --- | --- | --- |
| **School:** SOC | **Program:** Ph.D. | |
| **Course Code :**COM841 | **Course Name :** Personal Financial Planning | |
| **Semester**: | **Max Marks**:100 | **Weightage**:50% |

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| --- | --- | --- | --- | --- | --- |
| **CO - Levels** | **CO1** | **CO2** | **CO3** | **CO4** | **CO5** |
| **Marks** | **20** | **30** | **40** | **10** |  |

**Instructions:**

1. *Read all questions carefully and answer accordingly.*
2. *Do not write anything on the question paper other than roll number.*

**Part A**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Answer ALL the Questions. Each question carries 10 marks. 6Q x10M=60Marks** | | | | |
| **1** | Critically evaluate the significance of incorporating the time value of money when making long-term financial decisions. Provide real-world examples to support your argument. | **2 Marks** | Evaluating | **CO1** |
| **2** | Design a simple financial plan for an individual earning ₹50,000 monthly, aiming to save for a ₹10,00,000 goal in 5 years. Include the application of time value of money in your plan. | **2 Marks** | Creating | **CO1** |
| **3** | Explain the concept of tax assessment for individuals. How does it help in determining tax liability? | **2 Marks** | Understanding | **CO2** |
| **4** | Analyze the significance of wills and trusts in long-term financial planning. How do they ensure effective wealth transfer? | **2 Marks** | Analyzing | **CO3** |
| **5** | Design a long-term financial strategy for an individual aiming to retire early at 50 years, ensuring it includes principles of asset allocation, tax-efficient investing, and the use of wills and trusts. | **2 Marks** | Creating | **CO3** |
| **6** | Assess the impact of alternative credit scoring and alternative insurance underwriting on financial inclusion. Provide examples of how these models cater to underserved populations. | **2 Marks** | Evaluating | **CO4** |

**Part B**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Answer the Questions. Each question carries 20 marks 2Q x 20 = 40 Marks** | | | | | |
| **7.** |  | Discuss the various deductions and reliefs available to individual taxpayers under the Income Tax Act. Evaluate their role in encouraging savings and investments, and suggest how these provisions can be utilized to minimize tax liability while achieving long-term financial goals. | **20 Marks** | Evaluating | **CO2** |
|  | | | | | |
| **8.** |  | Analyze the importance of retirement needs analysis and asset allocation principles in long-term financial planning. Discuss how tax-efficient investing and effective capital gains management contribute to achieving retirement goals. Additionally, highlight the role of wills and trusts in ensuring smooth wealth transfer. | **20 Marks** | Analyzing | **CO3** |

**\*\*\*\*\* BEST WISHES \*\*\*\*\***