INDIRA UNIVERSITY, PUNE

SCHOOL OF COMMERCE AND ECONOMICS- BCOM

Term End Examination (2025 Pattern) April- May – 2026- Semester – II

Course Name: Personal Financial Planning -II	**Max. Marks: 25**
Course Code: 25COM212T	**Time: 1 Hr. 30 Minutes**

Instructions

- All Questions are Compulsory.

Q1.	**Attempt any 5 out of 7. (5 Marks)** 1. **The relationship between risk and return is generally __________.** (a) inverse (b) direct (c) no relation (d) Different 2. **Pension plans provide __________ income after retirement.** (a) irregular (b) periodic (c) one-time (d) Lump-sum 3. **Portfolio means distribution of investment among different __________.** (a) liabilities (b) assets (c) expenses (d) Income 4. **Portfolio management aims to maximize return and minimize __________.** (a) profit (b) risk (c) savings (d) Interest 5. **__________ is paid by employer to employee at the time of retirement.** (a) Bonus (b) Gratuity (c) Dividend (d) Mutual fund 6. **The primary goal of retirement planning is to maintain __________ after retirement.** (a) social status (b) standard of living (c) employment (d) Assets **7. EPF stand for ___________.** (a) Employee Provident Funds (b)Employee Privacy Fund (c) Employee Portfolio Fund (d) Employee Prime Fund	CO1
Q2.	**True or False (Attempt any 5 out of 7) (5 Marks)** 1. Retirement planning is a one-time activity. 2. Mutual funds invest in diversified securities. 3. Derivatives are risk-free instruments. 4. Asset allocation varies according to investor goals. 5. Gratuity is paid monthly. 6. PPF has a fixed maturity period. 7. Asset allocation has no impact on investment returns.	CO2
Q.3	**Attempt any 1 question (10 Marks)** 1. What is Portfolio Construction? Explain investment strategies, and the importance of diversification and asset allocation. 2. Prove “Retirement planning need to start in early stage of life”.	CO3
Q.4	**Write Short Notes: (Any 1) (5 Marks)** 1. Public Provident Fund (PPF) 2. Investment Strategies	CO4

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