PARUL UNIVERSITY FACULTY OF COMMERCE

B.Com (Hons) Sem /IV Mid Term Examination Apr - 2019

Semester : IV Date: 6/3/19

Subject Code: 16101253 Time: 8.00 to 10.00

Subject Name: Personal Finance Management

Total Marks: 40

Instructions:

- 1. Attempt all questions from each section
- 2. Figures to the right indicate full marks.
- 3. Make suitable assumptions wherever necessary.

Q.1	(A)Define below terms.		(08)
	1)Personal Finance Management	5)Tax Shelter	
	2)Saving	6)Tax Avoidance	
	3)Investment	7)Tax Evasion	
	4)Money Management	8)Insurance	
Q.2	(a) What are two types of consumer Credit?		(08)
	(b) What are the main Categories of Taxes?		
Q.3	(a) In your opinion, What is main benefit of wise Financial Planning?		(08)
	(b) Explain SWOT Analysis.		
Q.4	Types of LIC? Any one types in Detail?		(08)
Q.5	What are the major categories of Financial Services?		(08)