**ST.JOSEPH’S UNIVERSITY, BENGALURU -27**

Registration Number:

Date & session: 10-12-2022(1PM)

**M.Com – I SEMESTER**

**SEMESTER EXAMINATION: OCTOBER 2022**

**(Examination conducted in December 2022)**

**MCO7420 : Personal Finance**

**Time: 2 Hours Max Marks: 50**

**This paper contains \_1\_ printed pages and \_3\_ parts**

**Section A**

I. Answer any **five** of the following  **(5 X 2 = 10 marks)**

1. Mention any two importance of investments.
2. What is meant by cryptocurrency?
3. List the types of financial plan.
4. Give the meaning of fixed income securities.
5. What is prospect theory?
6. Why life insurance is necessary?

**Section B**

II. Answer any **two** of the following **(2 x 15 = 30 marks)**

1. Explain the various investment options in India and their tax benefits.
2. (i) Discuss the various types of insurance policies in India. (8 marks)

(ii) Explain the common mistakes committed in investment. (7 marks)

1. Elucidate the different types of risk.

**Section C**

III. **Answer the following (1 X 10 = 10 marks)**

1. (i) Write short notes on behavioural finance. (5 marks)

(ii) List out the differences between investment and speculation. (5 marks)