

Sr. No. of Question Paper:

Your Roll No.....

Unique Paper Code : **62417505**
Name of the Paper : **Personal Finance & Basics of Investment**
Name of the Course : **B. A. (Prog.) CBCS**
Semester : **V**
Duration : **3 Hours**
Maximum Marks : **75 Marks**

Instructions for Candidates

- 1. Attempt any four questions.**
- 2. All questions carry equal marks.**
- 3. Answers may be written either in English or in Hindi; but the same medium should be used throughout the paper.**

1. Define personal financial planning. What types of decisions are involved in a personal financial plan? Explain with suitable examples that how can an understanding of personal finance benefit you?
2. Discuss the role of investing in personal financial planning process and identify several different investment objectives. Also Explain the trade-off between return and risk of investments.
3. “Market interest rates and bond prices are inversely related”. Comment. What are the common features of a bond? Differentiate between YTM and HPR on a bond. Use suitable examples.
4. “A Technical analysis is primarily a trend analysis”. Comment. Explain various types of charts used by technical analysts to predict future price behaviour.
5. “A Well diversified portfolio is helpful in reducing risk”. Explain the statement with suitable example. What factors influence a portfolio’s risk? You are given the following two securities.
6. “Stock exchanges play an important role in safeguarding investors”. Discuss the statement and also mention the measures adopted by BSE and NSE in this regard. Also mention the types of grievances dealt by SEBI.