



SHRI BHAIRAVNATH SHIKSHAN PRASARAK MANDAL'S

ADHALRAO PATIL INSTITUTE OF MANAGEMENT AND RESEARCH

Approved by AICTE New Delhi, Recognized by DTE Maharashtra & Affiliated to Savitribai Phule Pune University, NAAC Accredited

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206: Personal Financial Planning

1. Mr. X is salaried Person, want to avail Housing Loan for his New Flat. Calculate EMI from the following information.
 - a. Loan Amount Rs. 12,00,000
 - b. Rate of Interest - 8%
 - c. Loan Tenure - 5 years.
2. What is the difference between systematic risk and unsystematic risk in relation to investment?
3. What are various Investment Vehicles? Classify it as per the time
4. What are the various types of Consumer Loans? Explain each in brief.
5. Discuss the term Personal tax planning; also elaborate tax deductions available in Income tax act for Tax Planning.