Anjuman Islam Janjira Degree College of Science Murud-Janjira, Raigad-402401 Affiliated to University of Mumbai	
Class: -F.Y.B.Sc (C.S)	**Subject: - Accounting And Finance I**
Semester:- I Additional Exam	**Course code: -**
Exam Event:- (FH) Summer 2026	**Marks: -30**
Date: - 21/02/2026	**Duration: - 01:00 Hours**

N.B. – **1 – Attempt Any 2 Out Of 3 Questions.**
2 – All questions have internal choice.
3 – Figures to the right indicate full marks.

College of Science, Murud Janjira ★ AIJ Degree College Library

Q1. A. what is the financial planning? What is the important of financial planning? **07**

B. Explain the techniques for reducing the risk of inflation on investment. **08**

Q2. A. Write the meaning of personal budget and its importance. **07**

B. Describe caution again PONZI scheme and unregistered investment Advisors. **08**

Q3. A. Define budget. what are the step involved in the financial planning process? **08**

B. An investor Mr. Dhiraj has decided to invest ₹15,000 every month to avail the benefits of rupee averaging. He provides the following details: **07**

Financial Year 2024-25	Investment Amount (₹)	Price Per Unit (₹)
April	15,000	50
May	15,000	40
June	15,000	25
July	15,000	20
August	15,000	50
September	15,000	52
October	15,000	51
November	15,000	50
December	15,000	53
January	15,000	49
February	15,000	47
March	15,000	57

Based on the above data, compute the average cost per unit for Mr. Dhiraj for the financial year 2024-25.