



JP – 288

6A.
III Semester M.Com. Degree Examination, May/June 2023

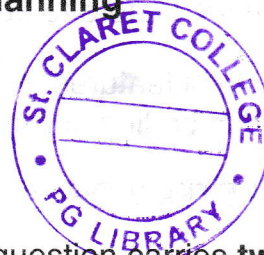
(CBCS) (2021-22 and Onwards)

COMMERCE

FB – 3.4 : Financial Planning

Time : 3 Hours

Max. Marks : 70



SECTION – A

1. Answer **any seven** questions out of ten. **Each** question carries **two** marks.

(7×2=14)

- Give the meaning of financial goals.
- What is a mutual fund ?
- Define the term financial plan.
- Differentiate between provident fund and pension fund.
- What do you mean by a tax benefit plan ?
- Mention any two functions of a chartered financial planner.
- State two golden rules for a sound financial plan.
- What is life cycle approach in financial planning ?
- What is risk assessment ?
- Give the meaning of Unit Linked Insurance Plans.

SECTION – B

Answer **any four** questions out of six. **Each** question carries **five** marks. (4×5=20)

- Explain the 1H and 4W approach of a financial plan.
- Discuss the benefits of 'Senior Citizens' savings scheme in India.
- Briefly explain the process of formulating an effective financial plan.
- Discuss the various types of mutual funds in India.
- What are the various factors to consider for investment and portfolio revision ?
- Explain the various employment opportunities for financial analysts in India.

P.T.O.



SECTION – C

Answer **any two** questions out of four. **Each** question carries **twelve** marks.

(2×12=24)

8. Explain the various factors to be considered while drafting a financial plan.
9. What are the salient features of a financial goal ? Critically examine the various stages involved in setting financial goals.
10. What are Gold ETFs ? Discuss the benefits and risks involved in Gold ETF Investments.
11. Write a short note on :
 - a) PMVVY
 - b) RBI taxable bonds
 - c) Chartered financial planner.

SECTION – D

Compulsory skill based question :

(1×12=12)

12. Assuming yourself to be a financial planner, what are the various tax benefit schemes you would recommend to your client ? Justify your claim with a detailed explanation of the recommended benefits.
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