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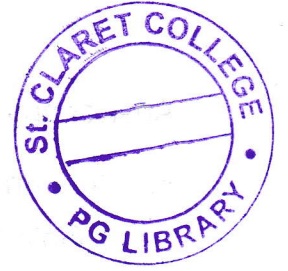
III Semester M.Com. Degree Examination, May 2024

(CBCS Scheme)

(2021 – 22 Onwards)

COMMERCE

Paper – 3.4 (FB) : Financial Planning



Time : 3 Hours

Max. Marks : 70

SECTION – A

Answer **any seven** questions out of ten. **Each** question carries **two** marks. (7×2=14)

1. a) What do you mean by financial plan ?
- b) Give the meaning of off-shore mutual funds.
- c) State any potential areas for investment.
- d) Write a note on FPO.
- e) Who is a financial analyst ?
- f) What do you mean by risk aversion ?
- g) What is SIP ?
- h) State the meaning of time value of money.
- i) What is financial discipline ?
- j) List the any four objectives of retirement planning.

SECTION – B

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

2. What are the golden rules of financial plan ?
3. Explain any 3 tax benefits schemes in India.
4. Elucidate the factors to be considered for financial plan in India.
5. Write a short note on Risk Vs return in financial plan.
6. Differentiate between Unit Linked Insurance Plans (ULIPs) and Insurance Plans.
7. What are the characteristics of chartered financial planner ?

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SECTION – C

Answer **any two** questions out of four. **Each** question carries **twelve** marks. (2×12=24)

8. Write an explanatory note for the following :
 - a) Gold ETF.
 - b) Pradhan Mantri Vaya Vandana Yojana (PMVVY).
 - c) Stages of financial goals.
9. Compare the risk and return of a Bank Savings Account, Bank Fixed Deposit and Bank Recurring Deposit. Consider factors like liquidity and interest rates.
10. Apply the 1H (How) and 4W (Why, Where, What, When) approach to the formulation of a financial plan for a young professional. Discuss the considerations and decisions involved.
11. What are the diverse employment opportunities available for financial planner and analysts in the dynamic landscape of the Indian financial sector ?

SECTION – D

Compulsory skill based question on subject. (1×12=12)

12. Mrs. Smitha, a 33-year-old professional, is determined to secure her financial future. She consults with a financial planner, Mr. Ashrith, to create a comprehensive financial plan. Explore the various aspects of financial planning, from the initial assessment to specific strategies tailored to an individual's needs and goals.
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