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)

   a) Give the meaning of financial goals.

   b) What is a mutual fund ?

   c) Define the term financial plan.

   d) Differentiate between provident fund and pension fund.

   e) What do you mean by a tax benefit plan ?

   f) Mention any two functions of a chartered financial planner.

   g) State two golden rules for a sound financial plan.

   h) What is life cycle approach in financial planning ?

   i) What is risk assessment ?

   j) 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)

2. Explain the 1H and 4W approach of a financial plan.

3. Discuss the benefits of 'Senior Citizens' savings scheme in India.

4. Briefly explain the process of formulating an effective financial plan.

5. Discuss the various types of mutual funds in India.

6. What are the various factors to consider for investment and portfolio revision ?

7. Explain the various employment opportunities for financial analysts in India.

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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