



III Semester M.Com. Examination, April/May 2022
(CBCS) (Semester Scheme)
(2021 – 22 Onwards)
COMMERCE
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) Explain Financial goals.
 - b) Define Financial planning.
 - c) Expand the NPS, PMVV-Y, ETF.
 - d) Explain the RBI Taxable bonds.
 - e) What is risk ?
 - f) What are the factors considered for financial plan ?
 - g) What do you mean by tax benefit ?
 - h) Who is a Financial planner ?
 - i) What are the objectives of Financial planning ?
 - j) What is Equity mutual fund ?

SECTION – B

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

- 2. What are the pension funds in India ?
- 3. Briefly explain the 1H and 4W approaches on financial plan.
- 4. Briefly explain salient features of PPF.
- 5. Explain different types of tax benefit schemes.
- 6. Explain the steps in financial plan.
- 7. Explain the factors considered for investment.



SECTION – C

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

8. Describe the Golden rules of Financial plan.
9. Explain the characteristics of Chartered Financial Planner and analyst.
10. Describe the different investment avenues available to an individual investor.
11. Critically analyse different types of retirement plans.

SECTION – D

Answer the following.

(1×12=12)

12. What all the factors to be considered for investment and revision of portfolio, if you are a financial planner ?
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