



**IV Semester M.Com (FA) Examination, August/September 2025**  
**(CBCS Scheme) (2021 – 22)**

**FINANCIAL ANALYSIS**

**Paper – 4.2 : Personal 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)**

- What is Personal Financial Planning ?
- What are Sovereign Gold Bonds ?
- What do you mean by Gold exchange traded funds ?
- What are some of the factors considered for financial plan ?
- Define SIP.
- State the meaning of Mutual Funds.
- What are several types of bank deposits available for individuals ?
- What are some of the benefits provided under Section 80C of Income Tax ?
- What is Public Provident Fund and Pension Fund ?
- Define IPO and FPO.

**SECTION – B**

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

- Explain the importance of personal financial planning.
- Write a brief note on individual consumption and saving pattern in India.
- What are the stages of financial goals ?
- Write salient features of financial goals.
- Give the risk and return analysis of Equity and Debt Mutual Funds.
- Relate 1H and 4W approach of financial plans.

**P.T.O.**



## SECTION – C

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

8. Compare and contrast Mutual Funds to ETF. What are the factors that determine their performance ?
9. What are some of the investment avenues available to individuals ? What is the need for evaluation and revision of investments held by individuals ?
10. What is income tax planning ? Examine the tax benefit schemes extended to individuals to inculcate investment culture among them.
11. Explain the risk and return perception of retail investors towards various investment alternatives.

## SECTION – D

**Compulsory** skill based question on subject

**(1×12=12)**

12. Mr. Ram aged 40 years works in a private company. His family members are wife and two children. Both his children ages are 5 years and 7 years respectively. Ram has only one source of earning and does not have any ancestral property. His per month salary is Rs. 1,20,000/-. Design a best suited financial plan for Ram for his retirement which is at the age of 60 years.
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