



**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.  $(7 \times 2 = 14)$ 
  - a) What is Personal Financial Planning ?
  - b) What are Sovereign Gold Bonds ?
  - c) What do you mean by Gold exchange traded funds ?
  - d) What are some of the factors considered for financial plan ?
  - e) Define SIP.
  - f) State the meaning of Mutual Funds.
  - g) What are several types of bank deposits available for individuals ?
  - h) What are some of the benefits provided under Section 80C of Income Tax ?
  - i) What is Public Provident Fund and Pension Fund ?
  - j) Define IPO and FPO.

**SECTION – B**

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

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



### SECTION – C

Answer any two questions out of four. **Each** question carries **twelve** marks. **(2x12=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

**(1x12=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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