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III Semester M.Com. Degree Examination, April/May- 2024

COMMERCE (FINANCE AND BANKING)

Financial Planning and Investment Environment

(CBCS Scheme)

Paper : 3.4

Time : 3 Hours

Maximum Marks : 70

SECTION - A

Answer any SEVEN questions out of Ten. Each Question Carries 2 marks. (7×2=14)

1. a) Who Should do your Financial Planning?
- b) What is NPS?
- c) What is sovereign gold bond scheme?
- d) State two types of Financial Planning.
- e) What is risk and state its types?
- f) Is retirement gratuity taxable?
- g) Who are Financial Analysts?
- h) What is meant by Risk Aversion?
- i) What are Mutual Funds?
- j) Differentiate between Equity and Debt.

SECTION - B

Answer any FOUR questions out of Six. Each Question Carries 5 marks. (4×5=20)

2. Explain the Salient features of Financial Goals.
3. What are the factors to consider before investing in ELSS.
4. What is FPO? Explain the key difference between IPO and FPO.
5. How do you manage risk in financial planning?
6. Briefly explain the role of Financial Analysts.
7. What are the career prospects of Certified Financial Planner?

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SECTION - C

Answer any TWO questions out of Four. Each question carries 12 marks. (2×12=24)

8. "Every concern had to formulate a financial plan that would suit the specific circumstances in which it is operating and should bear in mind certain considerations or principles while formulating or devising its financial plan" Discuss.
9. "NPS is a good scheme for anyone who wants to plan for their retirement early on and has a low-risk appetite." Discuss.
10. Write a short note on:
 - a) Cost associated with ULIPs
 - b) Debt Mutual Funds
11. "A financial analyst is responsible for gathering data, organizing information, analyzing historical results, making forecasts and projections, making recommendations, and generating Excel models, presentations, and reports." Elucidate.

SECTION - D

(Compulsory)

Answer the following question.

(1×12=12)

12. "Investment analysis is a process of researching and evaluating investment opportunities to determine their potential risks and returns." Explain the Types and Factors considered in Investment Analysis.
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