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Reg. No.

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III Semester M.Com. Degree Examination, February/March - 2026  
COMMERCE (Finance & Banking)  
Financial Planning And Investment Environment (Elective)  
(CBCS Scheme)

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) Define Financial Goals.
- b) What is the Life-Cycle Approach to Financial Planning?
- c) What is a Debt Mutual Fund?
- d) Give the meaning of Sovereign Gold Bonds.
- e) What is meant by Risk Assessment?
- f) Define Financial Plan Evaluation.
- g) State any two features of Pension Fund.
- h) Give the meaning of Tax Planning.
- i) Who is a Financial Analyst?
- j) What is Portfolio Revision?

**SECTION - B**

Answer any **Four** questions out of Six. Each question carries **5** marks. (4×5=20)

- 2.- Elucidate the importance of Financial Planning.
3. Discuss the various Equity and Debt investment avenues available in India.
- 4.- Explain the steps involved in building a Financial Plan.
5. Describe the types of retirement plans available in India.
6. Explain the roles and objectives of a Financial Planner.
7. Discuss the factors influencing investment decisions of individuals.

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**SECTION - C**

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

8. Critically examine the role of financial goals and the life-cycle approach in shaping an individual's long-term financial planning decisions.
9. Evaluate the suitability of different investment avenues for investors with varying risk appetites in the Indian investment environment.
10. Analyse the importance of risk identification and risk assessment in ensuring the effectiveness of a financial plan.
11. Examine the impact of tax benefit schemes on retirement planning decisions in India.

**SECTION - D**

Answer the following question. This question carries **12** marks. **(1×12=12)**

12. Ms. Ananya, aged 42, is a self-employed professional with an irregular annual income averaging Rs. 12,00,000. She has the following financial details and objectives:

- Existing investments:
  - \* Rs. 3,00,000 in Fixed Deposits.
  - \* Rs. 2,50,000 in Equity Mutual Funds
- Outstanding home loan: Rs. 25,00,000.
- Moderate risk appetite
- No formal retirement plan

Financial Goals:

1. Retirement at the age of 60
2. Children's education after 6 years
3. Annual tax liability reduction

Due to income uncertainty, she wants high liquidity while also aiming for long-term wealth creation.

As a Financial Analyst, answer the following:

- a) Identify the key financial risks involved in her case.
- b) Suggest a balanced investment strategy considering risk, return, and liquidity.
- c) Recommend suitable tax-saving instruments under the Indian tax system.
- d) Explain how portfolio revision and monitoring would help in achieving her goals.

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