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**III Semester M.Com. (Regular) Degree Examination, March/April - 2025**

**COMMERCE**

**Financial Planning and Investment Environment (Elective)**

**(CBCS Scheme)**

**Paper : 3.4**

**Time : 3 Hours**



**Maximum Marks : 70**

**SECTION - A**

Answer any **Seven** questions out of Ten. Each question carries **Two** marks. (7×2=14)

1. a) What is financial plan?
- b) What is Unified Pension Scheme?
- c) What is Life Cycle Approach in relation to investment?
- d) State the difference between ETF and Index funds.
- e) Give examples for EEE tax saving investment schemes.
- f) What do you mean by mutual fund?
- g) What is portfolio revision?
- h) What is systematic risk?
- i) State any two disadvantages of ELSS.
- j) Mention any two salient features of PMVVY.

**SECTION - B**

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

2. Briefly explain the process of identifying financial goals.
3. What are the factors to be considered for retirement planning?

[P.T.O.]





4. Explain the recent developments in 'Sovereign Gold Bond Scheme'.
5. Identify various risks in financial plan. How to mitigate them?
6. Discuss various types of tax benefit investment schemes are available in the Indian capital market.
7. State the recent guidelines issued by SEBI for 'Finfluencer'.

#### SECTION - C

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

8. Discuss the different types of Retirement plans available in India with their pros and cons.
9. "Real Estate Investment is riskless". Do you agree or disagree? Substantiate your answer.
10. Discuss the golden rules of financial management with examples.
11. Explain the factors to be considered in revision of financial planning.

#### SECTION - D

Answer the following question.

(1×12=12)

12. Prepare an investment plan for Mr. Mohan earning Rs. 85,000 per month considering short-term and long term financial goals, retirement planning and tax-saving strategies. Justify your choices.
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