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IV Semester M.Com. Degree Examination, September/October - 2024

## FINANCIAL ANALYSIS

## Personal Financial Planning

(CBCS Scheme)

Paper : 4.2

Time : 3 Hours

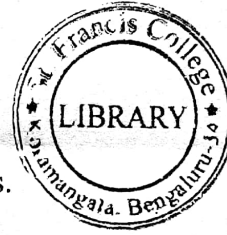
Maximum Marks : 70

## SECTION - A

Answer any Seven questions out of Ten questions. Each question carries Two marks.

(7×2=14)

1. a) Give the meaning of personal financial statement.
- b) Define Financial Plan.
- c) Expand PMVVY and ELSS
- d) What do you mean by Sovereign Gold bonds?
- e) What are Exchange traded funds?
- f) Mention any two objectives of Retirement plans.
- g) Write any two features of Financial Goals.
- h) Why is personal financial management important?
- i) Mention any two risks involved in financial plan.
- j) Name any two insurance products available in India.



## SECTION - B

Answer any Four questions out of Six questions. Each question carries Five marks.

(4×5=20)

2. Explain briefly the process involved in Personal Financial Management.
3. What are financial goals and explain the stages involved?
4. Write a note on IPO and how is it different from FPO?
5. Write short notes on
  - a) NPS
  - b) PPF
6. "Planning for retirement is necessary and tricky process". Explain.
7. How do individual assess their risks in financial plan?

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**SECTION - C**

**Answer any Two questions out of Four questions. Each question carries Twelve marks.**

**(2×12=24)**

8. What are financial goals? Write different types of financial goals and characteristics of it.
9. Explain any 10 different Investment Avenues. Available for an Individual.
10. Write the steps in Financial plan and highlight the various factors affecting financial plan.
11. Explain various retirement and tax benefit plans in India.

**SECTION - D**

12. **Compulsory question carries 12 marks.**

**(1×12=12)**

Name Mr. Jayraj Saha

D.O.B-03.06.1979; Age-45 yrs-

Employment - Service

**Other Family Members**

Father 76 yrs - Retired Sr. Citizen

Mother 68 yrs - Retired House wife

Wife - 40 yrs - House Wife

Elder Son - 14 yrs - student

Younger Son - 09 months - infant

**Brief Analysis From the Shared Data**

1. The only income generating person in the family
2. Possibility of a substantial raise in income level with enhancement of standard of living.
3. Concerned of family and dutiful towards parents.
4. As per tax is concerned is under the highest slab
5. Possibility of a Home loan minimum in the tune of Rs. 25 lacs with an expected EMI of around Rs. 25,000.00 per month.
6. Heavily under insured High Networth individual

**Monthly Expense As On Date Rs. 50,000.00**

Monthly expenditure of Rs. 50,000.00 as on date is equivalent to approximately Rs. 1,60,500.00 after 20 yrs. (Assuming Inflation at 6%) But in reality the expenditure comes down by 40% as certain expenses are generally not required at age 60.

**Monthly income As on Date Rs. 85,000.00 PM expecting 8% increment annually.**

**Questions**

1. He must define the goals and financial requirement for the family.
  2. Explain the risk ratio in detail.
  3. Explain the conservative financial plan.
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