

STELLA MARIS COLLEGE (AUTONOMOUS), CHENNAI - 600 086
(For candidates admitted during the academic year 2019-2020 and thereafter)

COURSE CODE: 19CM/PC/FP44

M.COM DEGREE EXAMINATION- APRIL 2022
COMMERCE
FOURTH SEMESTER

COURSE : MAJOR CORE
PAPER : FINANCIAL PLANNING
TIME : 3 HOURS

MAX MARKS: 100

Section - A

Answer any SIX Questions

(6 X 10 = 60)

1. Discuss the Relevance of Risk Management in Financial Planning.
2. What is Financial Plan? What are its components?
3. What is the importance of financial information in Financial Planning? What are its sources?
4. Elaborate the Risk Management Process.
5. What are the factors that influence the decision of the investor?
6. Explain the term Individual Will. What are its types?
7. What do you mean by credit? What are its advantages and disadvantages?
8. What are the retirement benefit schemes offered by the Government?

Section - B

Answer any TWO Questions

(2 X 20 = 40)

9. Discuss the importance of Financial Planning with its objectives.
10. Choice of investment avenues vary from person to person. According to you which is the best investment option. Justify your answer
11. What is the objective of setting personal financial goal? What are the types of financial goal? What are its advantages?
12. Write short notes on
 - a. Systematic Investment Plan (SIP) and Systematic Withdrawal Plan (SWP)
 - b. Portfolio and Diversification
 - c. Identity Theft
 - d. Risk Profiling
