

**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 2023**  
**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. What are the seven stages of Financial Planning and highlight the relevance of risk management under financial planning?
2. What is an Investment? mention the benefits of Ideal investment plan.
3. What do you mean by "Mutual Funds"? List the advantages and disadvantages of a Mutual Fund.
4. Explain the relationship between Risk and Return. Write a brief note on various types of Risks.
5. Explain how time value of money can assist a financial manager in making financial decisions.
6. How to set a personal financial goal based on holistic approach towards Life-Cycle financial planning?
7. What do you mean by personal financial budgeting? "It is not income, but spending habits, which makes one rich" – Comment.
8. What is Power of Attorney? And explain various types of Powers of Attorney with regard to personal financial planning.

**Section - B**

**Answer any TWO Questions**

**(2 x 20 = 40)**

9. Define Financial Planning Process and elaborate the general principles of Cash Flow Planning.
10. Elaborate the different options available for individual investors keeping the guidelines of financial planning.
11. What do you mean by portfolio management services? Discuss its objectives and importance under Risk management.
12. Elucidate the impact of Taxes and Inflation on Retirement Planning of an Individual in India.

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