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

M.COM. DEGREE EXAMINATION- APRIL 2024 COMMERCE FOURTH SEMESTER

COURSE : MAJOR CORE

PAPER : FINANCIAL PLANNING

SUBJECT CODE: 19CM/PC/FP44

TIME : 3 HOURS MAX MARKS: 100

SECTION - A

Answer any SIX Questions

 $(6 \times 10 = 60)$

- 1. Explain the importance of financial planning.
- 2. Discuss the needs and benefits of investing.
- 3. Explain the concepts, types and calculation of returns.
- 4. Write the general principles of cashflow planning and budgeting.
- 5. What are the advantages and disadvantages of credit?
- 6. Elaborate the legal aspects of financial planning.
- 7. What are the operational constraints while investing?
- 8. Discuss the basics of Portfolio risk-return, tactical and strategic asset allocation.

SECTION - B

Answer any TWO Questions

 $(2 \times 20 = 40)$

- 9. Discuss the relevance of risk management in financial planning.
- 10. Explain the sources of financial information.
- 11. Elaborate the concept of Portfolio and Diversification.
- 12. What are the personal financial planning processes? Explain.
