

STELLA MARIS COLLEGE (AUTONOMOUS) CHENNAI – 86
(For candidates admitted from the academic year 2023 – 2024 and thereafter)

B.VOC. DEGREE EXAMINATION, APRIL 2026
BANKING, FINANCIAL SERVICES AND INSURANCE
FOURTH SEMESTER

COURSE : MAJOR CORE
PAPER : FINANCIAL PLANNING
SUBJECT CODE : 23VB/VM/FP44
TIME : 3 HOURS

MAX. MARKS: 100

SECTION A			
Q. No.	Answer all the questions in not exceeding 50 words: (5 x 2 = 10)	CO	KL
1.	List out the types of shares.	1	K1
2.	What is meant by financial planning?	1	K1
3.	Define Return on Investment (ROI).	1	K1
4.	What is a mutual fund?	1	K1
5.	Give any two investment options for a salaried person.	1	K1
SECTION B			
Q. No.	Answer any 4 questions in not exceeding 150 words: (4 x 5 = 20)	CO	KL
6.	Describe the need for risk management in financial planning.	2	K2
7.	Write down the comparison between Shares and Bonds.	2	K2
8.	Label out the significance of retirement planning.	2	K2
9.	Explain the relationship between risk and return.	2	K2
10.	Enumerate the importance of financial planning.	2	K2
11.	Which financial instrument is most suitable for a risk-averse investor.	2	K2
SECTION C			
Q. No.	Answer the following questions in not exceeding 500 words: (4 x 10 = 40)	CO	KL
12.	a. Draw and explain the structure of personal financial planning. (OR) b. Analyse how financial goals change across different life stages.	3	K3
13.	a. Evaluate different investment constraints that individuals may face. (OR) b. Analyse the risk levels of shares, bonds, and fixed deposits.	3	K3
14.	a. Examine the role of legal aspects in financial planning. (OR) b. Explain the benefits of investing.	4	K4
15.	a. Differentiate between short-term and long-term financial goals. (OR) b. Apply the financial planning process for a person planning to buy a house in 5 years.	4	K4
SECTION D			
Q. No.	Answer any 2 questions in not exceeding 1000 words: (2 x 15 = 30)	CO	KL
16.	Elaborate in detail on the various sources of financial information.	5	K5
17.	Explain how to develop a retirement plan for an individual.	5	K5
18.	How will you estimate the savings by using time value concept? - Discuss	5	K5
