

**STELLA MARIS COLLEGE (AUTONOMOUS) CHENNAI – 600 086.**  
**(For candidates admitted during the academic year 2015 – 16 and thereafter)**

**SUBJECT CODE: 15CM/PC/IP44**

**M.Com. DEGREE EXAMINATION APRIL 2018**  
**COMMERCE**  
**FOURTH SEMESTER**

**COURSE : CORE**  
**PAPER : INVESTMENT PLANNING**  
**TIME : 3 HOURS** **MAX. MARKS: 100**

**SECTION – A**

**ANSWER ANY SIX QUESTIONS (MAX. 500 WORDS):** **(6 x 10 = 60)**

1. What is Financial Planning? Explain the importance and process of Financial Planning.
2. Explain the sources of Financial Information.
3. Discuss the relevance of risk management in financial planning.
4. Explain the need and benefits of investing.
5. Discuss the concept of portfolio and diversification.
6. Explain in detail return on investment and risk profiling.
7. Explain the elements and structure of personal financial plan.
8. Write short note on a. Retirement planning and b. Pension schemes.

**SECTION – B**

**ANSWER ANY TWO QUESTIONS (MAX. 1200 WORDS):** **(2 x 20 = 40)**

9. Explain the General Principles of Cash Flow Planning and Budgeting.
10. Explain the various investment options for individual investors.
11. Explain the life insurance and health insurance plans along with its operations.
12. What are the types of Credit? Explain its advantages and disadvantages.

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