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**B.M.S COLLEGE FOR WOMEN, AUTONOMOUS
BENGALURU – 560004
SEMESTER END EXAMINATION – APRIL/MAY- 2023**

M.Com.-III Semester

FINANCIAL PLANNING AND INVESTMENT ENVIRONMENT

Course Code: MCM307T

Duration: 3 Hours

QP Code: 13015

Max. Marks: 70

SECTION-A

Answer any seven questions out of ten. Each question carries two marks.

(7x2=14)

- Mention any Two Characteristics/features of financial planning?
- Mention any two importance of financial planning?
- What are the financial goals?
- What are REITS?
- What is Equity mutual funds?
- List out any two choices of investment in NPS?
- Explain any one type of savings account of your choice?
- What is the maximum limit and interest rate of Senior citizens' savings scheme under the new budget for 2023-2024?
- What are Unit Linked Insurance Plans (ULIPs)?
- Explain Sovereign Gold Bond Scheme?

SECTION-B

Answer any four questions out of six. Each question carries five marks.

(4x5=20)

- List out key differences between Equity Fund Vs Debt Fund?
- Write a short note on Pradhan Mantri Vaya Vandana Yojana (PMVVY)?
- Explain Importance of Risk Profiling in Financial Planning?
- Explain any three types of Retirement Plans?
- What are the Characteristics that can be expected from the Financial Planner?
- What are the Factors to be considered for Investment/Investment Decisions?

SECTION-C

Answer any two questions out of four. Each question carries twelve marks. (2x12=24)

8. Explain the types of life insurance products and explain with an example?
9. What are the Factors to be considered for Financial Planning?
10. What is Retirement planning? List out the objectives and importance of Retirement planning.?
11. Explain in detail the Role and Objectives of Financial Analyst?

SECTION-D

(Compulsory Skill-based Question on Subject / Paper) (1x12=12)

12. Mrs. Jyoti Rajpurohit Aged 25 has recently completed her master's in commerce and have joined as Business Analyst in a reputed company. Her CTC is 30 Lakhs. Mrs. Jyoti has expressed her desires to build a house, providing funds for her son for higher education, looking at the life expectancy and longevity she is also concerned and need your guidance on insurance and retirement solutions? What are the investment avenues you will suggest as she has sought your advice as you are an expert financial planner?
