



QP CODE: 25021103

25021103

Reg No : .....

Name : .....

**BFM DEGREE (CBCS) REGULAR EXAMINATIONS, FEBRUARY 2025**

**Sixth Semester**

BACHELOR OF FINANCIAL MARKETS

**CORE COURSE - FM6CRT24 - FINANCIAL PLANNING**

2020 Admission Only

5C096436

Time: 3 Hours

Max. Marks : 80

**Part A**

*Answer any **ten** questions.*

*Each question carries **2** marks.*

1. Explain its significance of Financial Planning.
2. Give examples of Financial Assets and Non-financial assets.
3. Explain cash inflows and outflows.
4. Can anyone be insurance advisor?
5. Explain philanthropy. Give examples of the same.
6. Write a note on debt.
7. Explain the concept of debt servicing requirement.
8. What is the importance of portfolio re-balancing?
9. What are the Superannuation Benefits?
10. Write a note on Bank Deposits & Other Deposits.
11. What are the purpose for estate planning ?
12. What do you mean by family settlement?

(10×2=20)

**Part B**

*Answer any **six** questions.*

*Each question carries **5** marks.*

13. What are the elements of advisory services of financial planning ?





14. What is the role of a financial planner? What are some common mistakes people make when choosing a financial planner?
15. Explain the significance of 'evaluation of clients financial status'.
16. Mr. Ginu Raghavan is a salaried employee (private sector with monthly salary of 50,000/-). Formulate few financial planning recommendations that you will be giving him. (make necessary assumptions).
17. 'Asset allocation should be linked to financial goals' explain the statement with two example.
18. Explain the terms strategic asset allocation, tactical asset allocation and dynamic asset allocation.
19. 'Retirement plan should be reviewed regularly and necessarily adjustments should be made' – evaluate the statement.
20. Write a note on 'registration of will'. What is the procedure for registration of will?
21. Compare 'General power of attorney' with 'Special power of attorney'.

(6×5=30)

### **Part C**

*Answer any **two** questions.*

*Each question carries **15** marks.*

22. Illustrate the components of 'Personal financial analysis' .
23. Explain 'Insurance Planning'. What are the steps in insurance planning?
24. Suggest model portfolios for conservative, moderate and aggressive investors.
25. How retirement corpus can be estimated? Elaborate on how saving & investment plans are used to create retirement corpus fund.

(2×15=30)

