

QP CODE: 26019547



Reg No :

Name :

M.Com DEGREE (CSS) EXAMINATION, MARCH 2026

Fourth Semester

M.COM FINANCE AND TAXATION

ELECTIVE - CM800402 - PERSONAL INVESTMENT AND BEHAVIOURAL FINANCE

2019 Admission Onwards

2BDBB1CE

Time: 3 Hours

Weightage: 30

Part A (Short Answer Questions)

*Answer any **eight** questions.*

Weight 1 each.

1. How financial capability helps in Individual financial decision making?
2. Briefly explain the trends and tendencies of domestic savings of India.
3. Define saving behaviour.
4. Explain significance of financial well being.
5. Give a short note on the term economic well being.
6. Define Micro Behavioural Finance .
7. Briefly explain the difference between standard finance and behavioural finance.
8. What is Asymmetric Information?
9. What do you mean by Mental Accounting?
10. What do mean by complementing biases? Give examples.

(8×1=8 weightage)





Part B (Short Essay/Problems)

*Answer any **six** questions.*

Weight 2 each.

11. Financial education starts from family'. Explain the statement.
12. What are the traits of a financial capable person?
13. How does SIP work?
14. State the process of budgeting.
15. Examine the results of hyperbolic discounting.
16. Briefly explain the cause and effect of overconfidence bias.
17. What is the impact of Gambler's Fallacy on Financial Decision Making?
18. Enumerate the possible remedies to deal with the biases.

(6×2=12 weightage)

Part C (Essay Type Questions)

*Answer any **two** questions.*

Weight 5 each.

19. "Financial Literacy is a combination of different components". State its components.
20. Explain the types of insurance.
21. Examine the applications and use of behavioural finance.
22. Write notes on internal and external bias and on various emotional biases.

(2×5=10 weightage)

