



QP CODE: 22002104



22002104

Reg No : .....

Name : .....

**M.Com DEGREE (CSS) EXAMINATION, AUGUST 2022**

**Fourth Semester**

**Elective - CM800402 - PERSONAL INVESTMENT AND BEHAVIOURAL FINANCE**

M.Com FINANCE AND TAXATION, M.Com FINANCE AND TAXATION (SF)

2019 ADMISSION ONWARDS

BDA6DEF3

Time: 3 Hours

Weightage: 30

**Part A (Short Answer Questions)**

*Answer any **eight** questions.*

*Weight **1** each.*

1. Explain budgeting and saving components of financial literacy.
2. State primary agents in family financial socialization.
3. What is ULIP?
4. What is budget analysis?
5. Briefly state the meaning of financial advisory services.
6. Define Arbitrage?
7. What is normative analysis?
8. What do you mean by Noise Trader Risk?
9. Explain Conservatism.
10. State the outcomes of biases.

(8×1=8 weightage)

**Part B (Short Essay/Problems)**

*Answer any **six** questions.*

*Weight **2** each.*

11. State the significance of financial discipline in the well being of an individual.
12. Write a short note on household savings in India.





13. Explain Barnewall's Two Way Model.
14. Explain the concept of financial well being. State the ways to improve financial well being.
15. Examine the results of hyperbolic discounting.
16. Explain evolution of heuristics.
17. Critically evaluate the concepts of self-control and sensation seeking.
18. Write a note on levels of competence on debiasing techniques.

(6×2=12 weightage)

**Part C (Essay Type Questions)**

*Answer any **two** questions.*

*Weight **5** each.*

19. Discuss the focus points in FFST.
20. Give a detailed picture of the saving behaviour of Indian population.
21. Elaborate the stages of evolution of Behavioural Finance.
22. What is Bias ? Distinguish between internal and external bias .Make a short note on various emotional biases.

(2×5=10 weightage)

