

QP CODE: 25024814



25024814

Reg No :

Name :

M.Com DEGREE (CSS) EXAMINATION, APRIL 2025

Fourth Semester

M.COM FINANCE AND TAXATION (SF)

ELECTIVE - CM800402 - PERSONAL INVESTMENT AND BEHAVIOURAL FINANCE

2019 ADMISSION ONWARDS

9FB99A55

Time: 3 Hours

Weightage: 30

Part A (Short Answer Questions)

Answer any **eight** questions.

Weight **1** each.

1. Why youngsters should be trained with financial principles?
2. How do bank deposits form a major share in household savings?
3. What is crypto currency mining?
4. Who is a passive investor?
5. What is subjective financial well being?
6. Differentiate between BFMI and BFMA.
7. Explain the concept of "Expected value".
8. What is Representative Heuristics?
9. What are the classifications of Bias?
10. What is intermediate outcome?

(8×1=8 weightage)

Part B (Short Essay/Problems)

Answer any **six** questions.

Weight **2** each.

11. Mention how family socialising will lead to an inclusive way of teaching financial literacy?



12. Describe the common responses of individual in financial stress.
13. Explain the personal financial planning process.
14. Explain the ways to improve financial well being.
15. Give criticism of EUT.
16. Groupthink bias can cause a group to make irrational decisions. Explain the impact of groupthink bias on financial decision making.
17. What is Framing? How does it affect the investor?
18. "Biases should not be viewed in isolation".Discuss.

(6×2=12 weightage)

Part C (Essay Type Questions)

*Answer any **two** questions.*

Weight 5 each.

19. Financial literacy is the backbone of financial socialization'-Critically evaluate the statement.
20. Give a detailed picture of the saving behaviour of Indian population.
21. Explain Prospect Theory alongwith its practical applications and limitations.
22. What is cognitive bias? Make a note on various cognitive biases.

(2×5=10 weightage)