

**GOA VIDYAPRASARAK MANDAL'S  
GOPAL GOVIND POY RAITURCAR COLLEGE OF COMMERCE AND ECONOMICS  
FARMAGUDI, PONDA - GOA**

**B.COM. UGC-CCFUP (SEMESTER-III) PRACTICAL EXAMINATION OCTOBER/NOVEMBER 2024  
COM- 243 - PERSONAL FINANCIAL PLANNING**

**Duration: 2 hours**

**Marks: 24**

Q.1) Answer **ANY TWO** of the following **(12 X 2 =24) ( CO3, BL3)**

- a) How would you create a diversified investment portfolio with a corpus of Rs 10 Lakh, analyzing various investment avenues such as mutual funds, stocks, fixed deposits, bonds, and SIPs, while considering factors like risk tolerance, time horizon, and financial goals
- b) How would you apply your knowledge of stocks and mutual funds to choose a suitable investment option for an individual with moderate risk tolerance and a medium-term financial goal?
- c) Given a monthly household income of Rs 35,000, how would you allocate funds to cover essential expenses, savings, and investments? Explain your reasoning for each category and prepare a detailed budget for the year.

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