



QP CODE: F 7157

Reg No :

Name :

M COM DEGREE (CSS) EXAMINATION, JANUARY 2022

Fourth Semester

Faculty of Commerce

M.Com Finance and Taxation

Elective - CM800402 - PERSONAL INVESTMENT AND BEHAVIOURAL FINANCE

2019 ADMISSION (Private - Regular)

1F2BB4B7

Time: 3 Hours

Weightage: 30

Part A (Short Answer Questions)

*Answer any **eight** questions.*

*Weight **1** each.*

1. State the significance of financial discipline in household wellbeing.
2. What do you mean by financial destiny?
3. What is personal financial planning?
4. What is risk sharing?
5. How can an individual attain present financial security.
6. What is the reason for difference in behaviour of individuals?
7. Explain the concept of "Expected value".
8. What is Insider Trading?
9. What does the term Overreaction mean?
10. What is exit strategy?

(8×1=8 weightage)

Part B (Short Essay/Problems)

*Answer any **six** questions.*

*Weight **2** each.*

11. Brief the results of financial illiteracy.





12. Explain Life cycle Hypothesis.
13. Which are the various crowdfunding models?
14. Explain Bailard, Biehl, and Kaiser Five-Way Model.
15. Explain the causes of behaviour difference as per behaviour finance?
16. What is the effect of overconfidence bias on portfolio selection?
17. What is Framing? How does it affect the investor?
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. Discuss the outcome of purposive and non purposive family financial socialization process.
20. Evaluate the savings and credit behaviour of individuals.
21. Enumerate the uses and applications of Behavioural finance.
22. Critically examine the concept of herd behaviour in the light of 'the story of Dotcom herd'.

(2×5=10 weightage)

