Reg.No. \_\_\_\_\_\_\_\_\_\_\_\_\_



**End Semester Examination – Nov / Dec – 2019**

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| **Code :** | **18MS3022** | Duration : | **3hrs** |
| **Sub. Name :** | **WEALTH MANAGEMENT** | Max. marks : | **100** |

**ANSWER ALL QUESTIONS (5 x 20 = 100 Marks)**

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| **Q. No.** | **Sub Div.** | **Questions** | **Course**  **Outcome** | **Marks** |
| **1.** | **a.** | Write a note on Client Profiling. Discuss its need and purpose. | CO2 | 10 |
|  | **b.** | Give a detailed description on the four major functions in offering the Wealth Management Services to the clients. | CO2 | 10 |
|  |  | (OR) |  |  |
| **2** | **a.** | State the purpose of financial planning. | CO1 | 10 |
|  | **b.** | Suggest financial products for an Aggressive Investor stating its benefits and risk of annual income of Rs.11 lakh. | CO1 | 10 |
|  |  |  |  |  |
| 3. | a. | State the purpose of Insurance. Elucidate the principles of general Insurance. | CO1 | 15 |
|  | b. | What are structured Products? Illustrate its benefits. | CO2 | 5 |
| (OR) | | | | |
| 4. | a. | Explain the merits and uses of Retirement Planning. | CO1 | 10 |
|  | b. | What are some common personal financial planning mistakes people make? | CO2 | 10 |
|  |  |  |  |  |
| 5. | a. | Enumerate the uses and advantages of Superannuation and other Retirement income streams. | CO3 | 10 |
|  | b. | What are the factors affecting Wealth Creation? Explain them. | CO3 | 10 |
| (OR) | | | | |
| 6. | a. | Write brief notes on: a) Flexibility of Technical Architecture b) Universal Service offering and c) Passion Investment. | CO2 | 10 |
|  | b. | Mention the significance of SIP (Systematic Investment Plan. What are the risks associated with Mutual Fund investments? Do you recommend Mutual Funds Investments to your clients. Why? | CO3 | 10 |
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| 7. | a. | State the need and benefits of insurance. Explain few health insurance plans available for investors. | CO2 | 20 |
| (OR) | | | | |
| 8. | a. | Describe the steps, process and effects of Relationship Marketing as an investment advisor. | CO3 | 10 |
|  | b. | How will you carry out portfolio performance evaluation of your client? | CO3 | 10 |
|  | |  |  |  |
|  | | **Compulsory**: |  |  |
| 9. | a. | Write a note on NPS ( New pension System). State the merits and demerits of NPS. | CO1 | 10 |
|  | b. | Explain the factors that decide the GFactor.  Based on the information given below, Identify the goodness or badness factor of the financial palnning of Mr.Ajay, age 34 who is 30% conservative and 70% aggressive in planning for his retirement. He is married and has one school going kid. Owns a house and a car. You need to suggest a financial plan for Mr.Ajay to improvise on his investments.   1. Endowment policies for Rs. 10,00,000 maturing after 20 years 2. Non-Tax savings mutual funds are Rs. 1,20,000 per annum 3. Has a ULIP for Rs. 300000 matures at the end of fifth year 4. A term insurance for Rs.25,00,000 and a premium of Rs. 6500 paid per annum 5. Has a fixed deposit of Rs.5 lakh for a period of 10 years 6. Premium paid on Health insurance Rs.9000 per annum 7. Tax savings mutual funds Rs.60000 per annum | CO3 | 10 |