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End Semester Examination, December 2024

Program – 5th Semester

COURSE TITLE (SMMC197A - Financial Planning and Wealth Management)

Time: 2.5 hrs.

Max Marks: **50**

Note: *All Questions are compulsory. Marks are indicated against each question.*

PART-A

Q.1 *Attempt any 5 questions.*

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|--|-----------------------|
| (a) Define wealth management and list its primary goals | [CO-1] [L-1] 2 |
| (b) What are the main types of assets considered in wealth management? | [CO-1] [L-1] 2 |
| (c) Discuss the advantages and disadvantages of using real estate as an investment. | [CO-2] [L-2] 2 |
| (d) How many asset classes options are given from a financial planner perspective. | [CO-2] [L-2] 2 |
| (e) Describe the process of assimilation of assets and liabilities in wealth management. | [CO-2] [L-2] 2 |
| (f) Summarize the importance of setting financial goals in financial planning. | [CO-2] [L-2] 2 |
| (g) Discuss the various types of life insurance. | [CO-2] [L-2] 2 |

2x5

PART-B

- Q.2 Differentiate between the old and new tax regimes based on benefits and drawbacks for different income levels [CO-4] [L-4] **10**

OR

Illustrate the role of Gold as an alternative asset class: role, routes, Return [CO-4] [L-4] **10**

- Q.3 Explain Financial Planning Process with FBTR (Financial Blood Test Report) [CO-2] [L-2] **10**

OR

Apply the principles of tax planning to suggest tax-saving investments for a conservative investor. [CO-4] [L-4] **10**

- Q.4 Given a client with high-risk tolerance, suggest an appropriate investment portfolio composition. [CO-5] [L-5] **10**

OR

Illustrate the role of Equity & Debt as an asset class: role, routes, Return [CO- 3] [L-3] **10**

- Q.5 What is the role of the Reserve Bank of India (RBI) in regulating financial institutions?[CO-2] [L-2] **10**

OR

What is Risk Profiling? List down the key components of Risk Profiling. [CO- 2] [L-2] **10**