

VCD 05 05 22

Class: F.Y.BIM

Marks 75

Hrs : 2^{1/2} Hrs.

Sub: Wealth Management

(40 Marks)

Q.1 Select appropriate options from the following MCQs.

1. Wealth Management covers _____ planning
 - a) social b) financial c) retail d) technical
2. Equity shareholders share profit in the form of _____
 - a) rent b) cash c) interest d) dividend
3. _____ is an example of an asset class.
 - a) Equity b) Car c) Loan d) O.D
4. The IRDA was set up in _____
 - a) 1996 b) 1991 c) 2000 d) 1999
5. Under a _____ deed, the asset is transferred immediately.
 - a) gift b) will c) trust d) power
6. The need of compulsory motor insurance was arise due to _____
 - a) motor accidents b) financial risk c) third party d) beta
7. Leave travel allowance is a _____
 - a) perquisite b) salary c) bonus d) plans
8. Retirement phase starts after the age of _____
 - a) 45 b) 50 c) 55 d) 60
9. Wealth Management market in India is expected to _____
 - a) grow b) decline c) be stagnant d) not to grow
10. _____ is legal document which allows other person , to act on behalf
 - a) will b) gift c) trust d) power of attorney

11. In NPS, prefers to _____

- a) people b) private c) pension d) product

12. Stability means how much secure and stable the _____ is

- a) income b) expenses c) debt d) loan

13. _____ is responsible for management of trust account

- a) Trustee b) Guarantor c) Surety d) Employer

14. Wealth Management does not include _____

- a) tax b) funds c) investment d) employment

15. Retirement is active, passive and _____

- a) normal b) abnormal c) complex d) elderly care

16. The _____ is the party who agrees to compensate the other person against possible losses

- a) insurer b) insured c) creditor d) debtor

17. Pension plans are good for _____

- a) Senior citizens b) youths c) middle aged d) children

18. Which of the following regulator regulates real estate in India ?

- a) SEBI b) RBI c) NSE d) RERA

19. In deep recession professional investors are like to prefer _____

- a) real estate b) debt c) equity d) gold

20. Which of the following has the longest investments horizon?

- a) MF equity b) MF debt c) private equity d) VC fund

Q.2. Attempt Any One :-

7 Marks

1. Discuss the process of Wealth Management.

2. State the process of Financial Planning.

3. Explain the Advantages and disadvantages in investing in stock.

Q.3. Attempt Any One :-

7 Marks

1. Explain the various types of Bonus offered by Insurance Companies.
2. Discuss the characteristics of Personal Accident Insurance.
3. Write a note on Money Back Policy of Life Insurance.

Q.4. Attempt Any One :-

7 Marks

1. Discuss the importance of Retirement Planning.
2. Explain the factors considered in Retirement Planning.
3. State the benefits of mortgage loan.

Q.5. Attempt Any One :-

7 Marks

1. Explain the need of Estate Planning.
2. Write a note on process of Probate.
3. Distinguish between "Will" and "Trust"

Q.6. Short Notes :- (Any Two)

7 Marks

1. Market Risk
2. Children's Plan
3. Basic Salary
4. Power of Attorney
5. EPF