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END SEMESTER EXAMINATION, JUNE - 2024

B. Com. (Hons.) Semester - VI

Course Name: International Financial Management **Course Code: BCM632**

Time allotted: 03 Hours **Max. Marks: 100**

Note: Read all the instructions carefully.

Q.1	**VERY SHORT ANSWER QUESTIONS – *Attempt All.***	**(10x2 = 20 Marks)**
a.	FPI	CO1
b.	Economic exposure	CO2
c.	Balance of payments	CO1
d.	When is a country's balance of payments said to be deficit.	CO1
e.	MIBOR	CO2
f.	Exchange Rate	CO2
g.	SDR	CO2
h.	IDR	CO2
i.	Pre-shipment credit	CO2
j.	IBRD	CO1

Q.2	**SHORT ANSWER QUESTIONS – *Attempt any Five.***	**(5x4 = 20 Marks)**
a.	How do MNCs manage their cash?	CO6
b.	Transaction risk	CO5
c.	Write a note on monetary policy and business.	CO4
d.	What are the differences between ADR and GDR?	CO3
e.	How do foreign portfolio investment and FDI differ? Give example.	CO4
f.	What do you mean by international capital budgeting.	CO3
g.	What do you mean by foreign currency derivatives?	CO3

Q.3	**STRUCTURED QUESTIONS – *Attempt any Three.***	**(3x10 = 30 Marks)**
a.	Discuss the role of World Bank in the Indian economy.	CO5
b.	Explain the steps in currency swap process with an example.	CO5
c.	What is the meaning of letter of credits and its mechanism with suitable example?	CO4
d.	Define balance of payments and explain the component of current accounts and capital accounts	CO4

Q.4	**Case Analysis/ Situation Based QUESTIONS – *Attempt any Two.***	**(2x15 = 30 Marks)**
a	Explain the concept of the International Monetary System (IMS) and its evolution over time. Discuss the major features of the gold standard, the Bretton Woods system, and the current floating exchange rate system. What are the advantages and disadvantages of each system?	CO5,6
b	Explain the concept of the Balance of Payments (BoP) and its importance in the context of international trade and finance. Discuss the factors that can lead to a deficit or surplus in the BoP, and how governments can respond to these imbalances	CO5,6
c	Compare and contrast currency options and currency futures as hedging instruments. Discuss the advantages and disadvantages of each in managing foreign exchange risk. Provide examples to support your comparison.	CO5,6

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END SEMESTER EXAMINATION, JUNE - 2024

B. Com. (Hons.) Semester - VI

Course Name: Auditing & Assurance Practices **Course Code: BCM601**

Time allotted: 03 Hours **Max. Marks: 100**

Note: Read all the instructions carefully.

Q.1	**VERY SHORT ANSWER QUESTIONS – *Attempt All.***		**(2x10 = 20 Marks)**
	a.	"Vouching is the backbone of auditing ". Explain.	CO1
	b.	Shares issued by a company can be redeemed in all cases. (T/F)	CO1
	c.	Define attestation.	CO1
	d.	Mr. X who is the employee of the company can be appointed as auditor (T/F)	CO1
	e.	Distinguish between verification and vouching.	CO1
	f.	Define the term "audit evidence."	CO1
	g.	What is the significance of disclosure in financial reporting?	CO2
	h.	Describe the auditor's liability for negligence.	CO2
	i.	What are the ethical considerations for auditors?	CO2
	j.	Stock can be partly paid up like shares. (T/F)	CO2
Q.2	**SHORT ANSWER QUESTIONS – *Attempt any Five.***		**(4x5 = 20 Marks)**
	a.	Differentiate between principles and techniques of audit.	CO2
	b.	Explain the difference between internal audit and external audit, highlighting their respective objectives and scope.	CO2
	c.	Write short note on the remuneration of a company auditor.	CO2
	d.	Describe the procedures involved in the audit of inventory. What are the key audit objectives in inventory auditing?	CO3
	e.	What is an audit program?	CO3
	f.	Describe the role of International Standards on Auditing (ISA) in auditing.	CO3
	g.	What is the purpose of audit sampling?	CO3
Q.3	**STRUCTURED QUESTIONS – *Attempt any Three.***		**(3x10 = 30 Marks)**
	a.	Explain the objectives of an audit program.	CO3
	b.	What are the various methods of checking?	CO3
	c.	Discuss the duties of a company auditor.	CO4
	d.	What steps you will take to audit the share capital structure of a newly formed company?	CO4
Q.4	**Case Analysis/ Situation Based QUESTIONS – *Attempt any Two.***		**(2x15 = 30 Marks)**
	a	What legal documents of a company should an auditor examine prior to the commencement of the first audit?	CO5
	b	Explain the difference between internal and external audit.	CO5
	c	What are the duties of an auditor with regard to preliminary expenses?	CO5

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END SEMESTER EXAMINATION, JUNE - 2024

B. Com. (Hons.) Semester - VI

Course Name: Financial Market Institutions & Financial Services

Course Code: BCM602

Time allotted: 03 Hours

Max. Marks: 100

Note: Read all the instructions carefully.

			CO
Q.1	VERY SHORT ANSWER QUESTIONS – *Attempt All.*	(10x2 = 20 Marks)	
	a.	What are Financial system?	CO1
	b.	Explain Primary Market?	CO1
	c.	What are the indicators of Financial development?	CO2
	d.	Explain the concepts of Risk?	CO2
	e.	What do you understand by the Non-banking financial institutions?	CO2
	f.	What is Secondary market?	CO1
	g.	Define money market.	CO1
	h.	What are the importance of financial services?	CO2
	i.	Explain the term Pension funds.	CO1
	j.	What is expected return?	CO2
Q.2	SHORT ANSWER QUESTIONS – *Attempt any Five.*	(5x4 = 20 Marks)	
	a.	What are the roles of National securities depository limited?	CO2
	b.	Explain funds and non-fund based financial services.	CO3
	c.	What is Bill Discounting?	CO3
	d.	Explain the term Mutual fund services.	CO3
	e.	What are the credit rating institutions?	CO2
	f.	Explain the term Venture capital financing.	CO3
	g.	What do you understand by the term House finance?	CO2
Q.3	STRUCTURED QUESTIONS – *Attempt any Three.*	(3x10 = 30 Marks)	
	a.	Explain the role and functions of SIDBI in the development of small industries and promoting employment in rural sectors.	CO3
	b.	Illustrate the role of Micro –finance institution in the development of Indian economy.	CO3
	c.	Illustrate in light of the increasing importance of digital and fintech innovations, how has the RBI adapted its regulatory framework to address emerging challenges in the financial sector?	CO4
	d.	Explain the role and functions of SEBI as the primary regulatory authority for the Indian securities market. Describe how SEBI regulates various segments of the market, including equity, debt, and derivatives, and its efforts to maintain market integrity and transparency.	CO4

P.T.O./-

Q.4	Case Analysis/ Situation Based QUESTIONS – *Attempt any Two.*	(2x15 = 30 Marks)	
a.	Case Study Question 1: The Role of Regional Rural Banks (RRBs) in Financial Inclusion Scenario: Regional Rural Banks (RRBs) play a vital role in extending banking and financial services to rural and underprivileged populations in India. In a specific region, let's say a remote village in Jharkhand, RRBs have been instrumental in promoting financial inclusion. A case study is conducted to analyse their impact. **Question** Based on the case study of RRBs in Jharkhand, discuss how these banks have contributed to improving financial inclusion among rural communities. What specific services and initiatives have they introduced to achieve this goal? Please provide an in-depth analysis of RRBs' role in enhancing financial inclusion in the given region and the strategies they employed to achieve it.		CO5
b.	"Digital Transformation in a Financial Institution: Navigating Opportunities and Challenges" **Case Background:** A traditional financial institution, established in the early 20th century, is facing a pivotal moment in the rapidly evolving landscape of financial services. The institution has a well-established network of physical branches and a loyal customer base, but it is increasingly feeling the pressure to embrace digital transformation to stay competitive in the market. **Case Study Question:** 1. Analyze the strategic considerations and risks associated with the financial institution's decision to embark on a digital transformation journey. How can the institution balance the preservation of its traditional customer base while tapping into the opportunities presented by digital services?		CO4
c.	**Optimizing Pension Fund Investments for Long-Term Sustainability: A Case Study on XYZ Pension Fund** **Background:** XYZ Pension Fund, a prominent player in the pension industry, has been navigating the complex landscape of investment management to ensure the long-term sustainability of its pension portfolio. This case study delves into the strategies employed by XYZ Pension Fund and their impact on fund performance and member retirement benefits. **Question:** Explore the challenges XYZ Pension Fund may have encountered in aligning its investment approach with the evolving economic landscape and changing market dynamics. Investigate any adjustments or innovations made by the fund in response to these challenges. Finally, provide recommendations for pension funds looking to optimize their investment strategies and adapt to the dynamic nature of financial markets while ensuring the financial security of their members during retirement.		CO5

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END SEMESTER EXAMINATION, JUNE - 2024

B. Com. (Hons.) Semester - VI

Course Name: Computerized Accounting System **Course Code: BCM611**

Time allotted: 03 Hours **Max. Marks: 100**

Note: Read all the instructions carefully.

Read the following transaction of Rohan Venture and answer the questions that follow in Section 1, 2, 3 and 4 respectively.

- **a.** Rohan Ventures commenced business activities with Cash Rs. 9500000, Machinery Rs. 240000, Furniture Rs. 80000, Building Rs. 3200000, Bank Rs. 4300000, and Bank loan 780000.
- **b.** Procured 100 Sony tab@ Rs. 10000 and 100 Toshiba tab@ Rs. 9000 from Verma & Co., Dehradun.
- **c.** Purchased 150 Apple tab@ Rs. 25000 and 120 OnePlus tab@ Rs. 17000 from Bansal Electronics, Delhi.
- **d.** Sold 60 Sony tab@ Rs. 15000, 80 Toshiba tab@ Rs. 11000, 50 Apple tab@ Rs. 28000, and 70 OnePlus tab@ Rs. 19000 to Sharma Mobiles, Rishikesh.
- **e.** Sold 30 Sony tab@ Rs. 16000 and 40 Toshiba tab@ Rs. 10000 to Gupta Electronics for cash, Haridwar.
- **f.** Supplied 40 Apple tab@ Rs. 30000 and 60 OnePlus tab@ Rs. 21000 to Kumar Mobiles, Roorkee.
- **g.** Received payment from Sharma Mobiles and granted a 5% cash discount.
- **h.** Paid Bansal Electronics and received a 5% cash discount.
- **i.** Kumar Mobiles faced insolvency, recovering only 80% of the dues.
- **j.** Rohan withdrew 1 Apple Tab and Rs. 22000 Cash for personal use.
- **k.** Sold 25 Sony tab@ Rs. 17000 and 50 Apple tab@ Rs. 29000 to Jain Electronics, Dehradun.
- **l.** Jain Electronics returned 3 Samsung smartphones.
- **m.** Returned 6 OnePlus tab and 2 Sony tab to Bansal Electronics.
- **n.** Settled interest on the bank loan Rs. 80000.
- **o.** Deposited Rs. 320000 into the bank.
- **p.** Disbursed salary Rs. 260000.
- **q.** Acquired additional furniture worth Rs. 210000.
- **r.** Paid wages Rs. 35000.
- **s.** Cleared Freight outward expenses Rs. 14000.

BANK NAME- pnb
IFSC CODE-**PUNB0026100)**
GST NUMBER
Uttarakhand- 05AACC1206D1ZT
Delhi 07AAACC1206D2ZN
UP- 09AAACC1206D2ZE

Q.1	VERY SHORT ANSWER QUESTIONS – *Attempt All.*	(10x2 = 20 Marks)
a.	SGST	CO1
b.	CGST	CO1
c.	IGST	CO1
d.	Credit note	CO1
e.	Sales voucher in tally ERP9	CO1
f.	Accounting standard	CO2
g.	Define books, where non cash transactions recorded.	CO2
h.	Separate entity system.	CO2
i.	Type of accounts	CO2
j.	Trail balance	CO2

P.T.O./-

Q.2	**SHORT ANSWER QUESTIONS** – ***Attempt any Five.***		**(5x4 = 20 Marks)**
	a.	Explain tailored accounting software.	CO3
	b.	Explain about shut company, select company and alter company.	CO3
	c.	Difference between customized accounting software and Tailored accounting software.	CO3
	d.	What do you mean by journal voucher?	CO3,4
	e.	What is the difference between computerized accounting and manual accounting system?	CO4
	f.	What do you mean by contra voucher?	CO4
	g.	What are the benefits of computer in business?	CO4
Q.3	**STRUCTURED QUESTIONS** – ***Attempt any Three.***		**(3x10 = 30 Marks)**
	a.	Explain types of vouchers in Tally with example.	CO4,5
	b.	Write down the voucher name of above transactions.	CO4,5
	c.	Write down the group name of each account of above transactions.	CO4,5
	d.	Attempt any 10 journal entry of above transactions.	CO4,5
Q.4	**Case Analysis/ Situation Based QUESTIONS** – ***Attempt* any two**		**(2x15 = 30 Marks)**
	a	Create the Account of the above transactions.	CO5,6
	b	Make the voucher entry of the above transactions.	CO5,6
	c	Prepare trial balance, P/L account and balance of above transactions.	CO5,6

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END SEMESTER EXAMINATION, JUNE - 2024

B. Com. (Hons.) Semester - VI

Course Name: Advanced Income Tax **Course Code: BCM612**

Time allotted: 03 Hours **Max. Marks: 100**

Note: Read all the instructions carefully.

Q.1 Attempt all questions (CO1,2) **(10x2=20)**

On marriage anniversary of Mr. Rakesh on 10.08.2022, relatives and family friends made the following gifts to the couple:

- **a.** Cousin of Mr. Rakesh gifted a diamond ring to Mrs. Rakesh valued at 52000
- **b.** Cousin of Mrs. Rakesh gifted Rs. 32000 to her.
- **c.** Maternal uncle of Mr. Rakesh gifted Rs. 51000 to Mrs. Rakesh.
- **d.** Father-in-law and mother-in-law of Mr. Rakesh gifted Rs. 50000 each to him.
- **e.** Father and mother of Mr. Rakesh gifted Rs. 100000 each to Mrs. Rakesh
- **f.** Mr. X, a family friend gifted to Mrs. Rakesh Rs. 21000
- **g.** Mr. Y, a family friend gifted to Mr. Rakesh Rs. 32000
- **h.** Sister of Mrs. Rakesh gifted 32000 to Mr. Rakesh.
- **i.** Brother's wife of Mr. Rakesh gifted 31000 to Mrs. Rakesh.
- **j.** Son of Mr. and Mrs. Rakesh gifted Rs. 43000 to his mother.

Explain which gifts are liable to be included in the income of Mr. Rakesh and Mrs. Rakesh.

Q.2 Attempt any *five* questions (CO3,4) **(5x4=20)**

- **a.** Name the type of assets for computing depreciation under the Income Tax Act.
- **b.** Explain capital gains under Income Tax Act.
- **c.** Explain the term 'Sub Letting' under the head income from other sources.
- **d.** Discuss the rules regarding carry-forward and set off of losses.
- **e.** Explain order of setting off of losses with a suitable illustration.
- **f.** Explain the deductions under 80 G
- **g.** Discuss the circumstances under which the income of one person can be treated as the income of another.

Q.3 Attempt any *three* questions (CO 4,5) **(3x10=30)**

- **a.** What is a 'block of assets? What is the method of computing the W.D.V of a block of assets?
- **b.** Describe any ten items of income which can be included under the head 'Income from other Sources'.
- **c.** Mr. X purchased a house property on 1st September ,1999 for Rs. 410000. Fair market value of the property on 1st April,2001 was Rs. 370000.He incurred the following expenses:
    - **i.** Construction of a room on the ground floor during 2000-01 Rs. 10000
    - **ii.** Renewals/reconstructions in 2013-14 Rs. 440000

    The property was transferred on 31st March ,2023 for Rs. 4500000

    CII for 2013-14 and 2022-23 being 220 and 331 respectively.

    Compute the capital gain.
- **d.** Compute the amount of deduction u/s 80G:
    - **i.** Gross total income Rs. 300000
    - **ii.** Deductions u/s 80 C Rs. 500000
    - **iii.** Donations by cheques:
        - **a.** P.M National Relief Fund 30000
        - **b.** Allahabad University -National Eminence 20000
        - **c.** Technology Development and Application Fund 10000
        - **d.** P.M. Draught Relief Fund 10000
        - **e.** Charitable Society 10000
        - **f.** Family Planning 15000
        - **g.** Sports Association 20000

P.T.O/-

Q.4- Attempt any *two* questions (CO5,6) **(2x15=30)**

a. Particulars of income of Mr. Ram Prasad and his family members are as under:

1. Self-Income:
   a. Rental income from house property 36000
   b. Income from business 302000
   c. Interest on investments 15200
2. Wife's Income:
   a. Rental income from house property gifted by her father 10000
   b. Interest on debentures gifted by her husband in the year 2014, 7000
3. Major Son's Income:
   a. Salary from a company 334000
   b. Rent from house property(The house was gifted by his father in 2009 when he was minor) 24000
4. Minor Son's Income:
   a. Salary received for service in a firm 68000
   b. Interest on fixed deposit in a bank deposited by his father 12000
5. Minor Daughter's Income:
   a. Interest on investments made by her mother in daughter's name 4000
   b. Rent from house property gifted by her grandfather 18000

Compute separately individual gross total income of the family members keeping in mind clubbing provisions of the Income Tax Act.

b. Mr. Sharma is a trader. Particulars of his income and those of the members of his family are given below. These incomes relate to the Previous Year ended 31st March,2023:

i. Income from the business -Mr. Sharma 490000
ii. Salary (computed) from an education institution of Mrs. Sharma 350000
iii. Interest of 12000 on amount deposited in a company derived by Deep Sharma (minor son). These deposits were made in the name of Deep Sharma by his grandfather about 5 years ago.
iv. Receipts from sale of paintings and drawings made by Deepa Sharma (minor daughter of Mr. and Mrs. Sharma and a noted child artist). 60000
v. Income by way of lottery earnings by Sanjay Sharma (minor son of Mr. Sharma) 600

Discuss whether above will form part of the assessable income of any individual and also compute the assessable income of Mr. Sharma

c. Mr. Shyam submits following particulars of his income and loss for the AY 2023-24:

i. Income from units of M.F 20000 **ii** Profits of business 12000
iii Short Term Capital Gains 25000 **iv** Long Term Capital Gains 7500
v Income from maintaining and owning race horses 25000
vi Income from crossword puzzles 28000

The following items have been brought forward:

i. Business loss 17000(from AY 2021-22)
ii. Unabsorbed depreciation (from AY 2021-22)
iii. Long term Capital loss in respect of AY2019-20, 42000
iv. Brought forward loss from the activity of owning and maintaining race horses of the AY 2021-22, 35000
v. Speculation losses of the AY 2020-21, 20000

Compute gross total income of Mr. Shyam for the AY 2023-24.

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END SEMESTER EXAMINATION, JUNE - 2024

B. Com. (Hons.) Semester - VI

Course Name: Human Resource Management **Course Code: BCM603**

Time allotted: 03 Hours **Max. Marks: 100**

Note: Read all the instructions carefully.

Q.1	**VERY SHORT ANSWER QUESTIONS –** ***Attempt All.***		**(10x 2 = 20 Marks)**
	a.	What is sensitivity training?	(CO1)
	b.	Differentiate between job evaluation and performance appraisal.	(CO1)
	c.	Define minimum wage?	(CO1)
	d.	Discuss the role of HR manager.	(CO1)
	e.	Discuss the importance of Human Resource Planning.	(CO1)
	f.	Define the term retrenchment.	(CO1)
	g.	Define compensation management.	(CO1)
	h.	Discuss the differences between training & development.	(CO1)
	i.	Briefly explain the types of human resource planning.	(CO1)
	j.	HRM is a staff function but a line responsibility. Comment	(CO1)
Q.2	**SHORT ANSWER QUESTIONS –** ***Attempt any Five.***		**(5x4 = 20 Marks)**
	a.	Explain the concept of performance appraisal and its objectives. Briefly discuss the 360 degree method of performance appraisal.	(CO2)
	b.	Define human resource management and distinguish it from traditional personnel management.	(CO2)
	c.	What are the merits and demerits of internal sources of recruitment?	(CO2)
	d.	What is the meaning of induction? What are the objectives of induction? What are the steps in Induction programme?	(CO2)
	e.	Distinguish between job enlargement and job enrichment.	(CO2)
	f.	Briefly explain the on the job training methods.	(CO2)
	g.	Differentiate between job description and job specification.	(CO2)
Q.3	**STRUCTURED QUESTIONS –** ***Attempt any Three.***		**(3x10 = 30 Marks)**
	a.	Briefly describe the concept of job analysis and explain its process.	(CO3)
	b.	What is the difference between recruitment and selection? Explain selection process adopted by Indian organizations.	(CO3)
	c.	Explain the various job evaluation qualitative methods and its advantages and disadvantages.	(CO3)
	d.	Is BARS a suitable technique for appraising performance of teaching faculty? List five major dimensions suitable for evaluating teaching performance and develop a rating scale for any dimensions of your choice.	(CO4)

P.T.O./-

Q.4	Case Analysis/ Situation Based QUESTIONS – *Attempt any Two.*	(2x15 = 30 Marks)
a.	The Reliance Communications was established in 2005. It had its plants in six areas in the country. The company provided both in-company and out-companies executive development programmes. In Company programmes included orientation programmes for apprentice Assistant Executive Engineers. It had a staff college at Bangalore Programmes were conducted at staff college for all types of personnel. In-company programmes included quality management, participative management, time management, etc. The best faculty was drawn from Indian Institute of Management, Universities, Professional Bodies etc. Apart from the four permanent and internal faculty. At present all the four permanent faculty positions are vacant. Evaluation of management development programmes is done as a ritual rather than to make it a part of development process. Evaluation of in-company programme is done at staff college with the objectives of knowing the participants learning and to know how far the participants have found the programme useful. The staff college sends no formal feedback to the functional heads of the departments and also to the corporate personnel and administrative department. It appears to be no formal system that provides the feedback from the participants and out company programmes to their respective functional heads. There exists no evaluation model with pre-training and post-training evaluation and no efforts are made to develop evaluation techniques. Questions : 1. Finding out the reasons for the unsatisfactory conditions of evaluation of management development programmes? 2. How do you improve the conditions of evaluation of management development programme?	(CO5)
b.	Sharp enterprises has been manufacturing and marketing domestic appliances for a long time in India. Recently the company entered into joint venture collaboration with a well-known American multi-national corporation. Among the major objectives of the JV included technology up gradation and productivity improvement. The company was currently estimated to be not only highly over-manned but inefficiencies of various kinds have also been noticed. The more than 3,000 employees of the company are also unionized. Suggest what measures and techniques of human resource planning can be effectively applied at this stage, and explain how these steps may help the JV to succeed.	(CO4)
c.	Mr. Sharma has a small business set up employing 100 workers. Now he is planning to further expand his workforce. He discusses the situation with the new human resource manager of the organisation. He expresses his interest to have a mix of old people who have a better understanding of the running processes and new joiner who are more tech savvy and hold professional degrees. Assuming that you are a human resource manager, what would you suggest Mr. Sharma so that he is able to manage his human resource efficiently?	(CO5)

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END SEMESTER EXAMINATION, JUNE - 2024

B. Com. (Hons.) Semester - VI

Course Name: Wealth Management **Course Code: BCM631**

Time allotted: 03 Hours **Max. Marks: 100**

Note: Read all the instructions carefully.

Q.1	**VERY SHORT ANSWER QUESTIONS –** ***Attempt All.*** **(10 x 2 = 20 Marks)**			
	a.	What do you mean by Tax management?		CO1
	b.	What is mutual fund?		CO1
	c.	What do you mean by venture capital?		CO1
	d.	What is E-KYC?		CO1
	e.	What is Swap?		CO1
	f.	Explain SIP with example.		CO2
	g.	Explain Dematerialization with example.		CO2
	h.	Explain the risk-return trade-off with suitable example.		CO2
	i.	Explain insurance with its importance.		CO2
	j.	Explain the nomination with example.		CO2
Q.2	**SHORT ANSWER QUESTIONS –** ***Attempt any Five.*** **(5x4 = 20 Marks)**			
	a.	Discuss the benefits of SIPs for individual investors, such as rupee-cost averaging and disciplined investing.		CO3
	b.	Define a hedge fund and explain one key characteristic that distinguishes it from traditional investment funds.		CO3
	c.	Define exchange-traded funds (ETFs) and outline one key difference between ETFs and mutual funds.		CO3
	d.	Explain the concept of Net Asset Value (NAV) in the context of mutual funds and how it is calculated.		CO3
	e.	Explain the concept of Systematic Withdrawal Plan (SWP) and its role in retirement planning and income distribution.		CO4
	f.	Define Power of Attorney (PoA) in the context of financial transactions.		CO4
	g.	Explain the difference between term life insurance and whole life insurance.		CO4

P.T.O./-

Q.3	**STRUCTURED QUESTIONS** – ***Attempt any Three.***			**(3x10 = 30 Marks)**
	a.	Discuss the steps involved in creating a goal-based financial plan, including the identification of financial goals, assessment of risk tolerance, and establishment of investment strategies aligned with achieving those goals.		CO4
	b.	Define wealth management and highlight primary objectives of wealth management services.		CO4
	c.	Explain the significance of setting SMART goals within the financial planning process.		CO5
	d.	Highlight the importance of regularly reviewing and updating contingency plans to ensure their relevance and effectiveness in addressing unforeseen circumstances."		CO5
Q.4	**Case Analysis/ Situation Based QUESTIONS** – ***Attempt any Two.***			**(2x15 = 30 Marks)**
	a.	Analyze the long-term advantages of SIPs in wealth accumulation and achieving financial goals, emphasizing their suitability for investors with varying risk profiles and investment horizons."		CO5
	b.	Discuss the role of estate planning in addressing potential issues such as probate, estate taxes, and family disputes.		CO6
	c.	Analyze the comprehensive wealth management process and its significance in achieving financial goals.		CO6

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