

END SEMESTER EXAMINATION, MAY - 2026**B. Com. (Hons.)/B.B.A. Semester - VI****Subject Name: Wealth Management****Subject Code: BCMFI211/BBAF211****Time allotted: 03 Hours****Max. Marks: 100****Note: Read all the instructions carefully**

Q.1	Objectives Type (Very short/ Short Answer, MCQ, One-liners, Fill in the Blank, True/ False) Attempt all. (10x2=20)	
a.	Wealth management includes: A. Production B. Investment planning C. Marketing D. HR	CO1
b.	SIP is used for: A. Trading B. Regular investing C. Borrowing D. Insurance	CO1
c.	SEBI stands for: A. Securities Exchange Board of India B. Stock Exchange Board C. Security Bank D. Savings Board	CO1
d.	Retirement planning ensures: A. Short-term gains B. Future income security C. Immediate profit D. Borrowing	CO1
e.	Tax planning helps in: A. Avoiding tax B. Reducing tax liability legally C. Increasing expenses D. Borrowing	CO1
f.	Asset allocation reduces: A. Profit B. Risk C. Investment D. Savings	CO2
g.	Mutual funds are: A. Individual investment B. Pooled investment C. Loan D. Insurance	CO2
h.	KYC process ensures: A. Fraud B. Identification of investor C. Profit D. Risk	CO2
i.	Online investment helps in: A. Delay B. Easy transactions C. Risk increase D. Loss	CO2
j.	Structured products combine: A. Loan and saving B. Equity and debt instruments C. Cash and gold D. Insurance only	CO2
Q.2.	Short notes / Short Answer Type (Attempt any five out of Seven) (5x4=20)	
a.	Apply systematic investment plan for long-term goals.	CO3
b.	Apply the concept of risk (morbidity and mortality) to explain the need for insurance in personal finance.	CO3
c.	Apply venture capital funding in the context of a startup business	CO3
d.	Apply the RBI grievance redressal process to resolve a banking complaint.	CO3
e.	Analyse role of tax in investment decisions.	CO4
f.	Analyse benefits of mutual funds in wealth creation.	CO4
g.	Analyse investor grievance redressal mechanism.	CO4
Q.3.	Structured Question (Attempt any three out of four) (3x10=30)	
a.	Analyse the impact of inflation on the retirement corpus required to achieve ₹1 crore in future.	CO4
b.	Analyse role of regulatory bodies like SEBI.	CO4
c.	Evaluate effectiveness of different investment strategies.	CO5
d.	Analyse personal financial planning process.	CO5
Q.4. Long Answer / Essay type (Attempt any two out of three) (2*15=30)		
a.	Evaluate updated income tax rules as per New Tax Regime u/s 115BAC of Income Tax Act, 1961 for salaried individuals.	CO5
b.	Design a comprehensive retirement plan for a 40-year-old individual, including investment planning, insurance coverage, and tax efficiency to ensure financial security after retirement.	CO6
c.	Design a diversified investment portfolio for a 30-year-old moderate risk investor earning ₹10 lakh per annum, balancing equity, debt, and alternate assets to achieve long-term financial goals.	CO6
