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Paper Code : 12895

Unique Paper Code : 2924002009

Name of the Paper : Wealth Management (Generic Elective)

Name of the Course : Bachelor of Management Studies (BMS)

Semester : III

Duration : 3 hours Max. Marks : 90

Instructions for Candidates

1. Attempt any five questions.
2. All questions carry equal marks.

Q.1: Define the term Risk and Return. How risk affects the expected return on investment. Explain various types of risk in a financial investment. (18 Marks)

Q.2: How inflation and taxes impact returns on financial investment. Explain various types of return in detail. (18 Marks)

Q.3: What is Wealth Management? Discuss in detail components of Wealth Management. What are the needs and Expectations of clients for Wealth Manager? (18 Marks)

Q.4: Differentiate between Technical Analysis and Fundamental Analysis approaches of Investment? Explain the EIC framework of fundamental analysis in detail. (18 Marks)

Q.5(a) : Mr. Rajesh, a Fund Manager produced the following returns for the last five years. Rate of return on Sensex are also given for comparison:

	2003 – 04	2004 – 05	2005 – 06	2006 – 07	2007 – 08
Mr. Rajesh	6%	48%	-15%	7%	11%
Sensex	12%	40%	-6%	20%	3%

Calculate the average return of Mr. Rajesh's Mutual Fund. Did he do better or worse than Sensex by these measures?

(b): You are a PMS (Portfolio Management Services) Consultant. A middle-aged investor approaches you to seek your advice on deploying his surplus funds of Rs. 20 Lacs in various shares, schemes, bonds and Govt. Securities. Present to him any five investment schemes mentioning various merits and demerits of each scheme. You may assume that he is willing to take risks to the extent of 30% of his funds. (9+9 = 18 Marks)

Q.6: Write Short Notes on Any Three

(6 x 3 = 18 Marks)

- (1) Efficient Market Hypothesis
- (2) Estate Planning
- (3) Risk Return Trade off
- (4) Systematic Investment Plan
- (5) Asset Allocation Pyramid