

Register No.: ..... Name.: .....

## SAINTGITS COLLEGE OF ENGINEERING (AUTONOMOUS)

(AFFILIATED TO APJ ABDUL KALAM TECHNOLOGICAL UNIVERSITY, THIRUVANANTHAPURAM)

### FOURTH SEMESTER MBA DEGREE EXAMINATION (R,S), MAY 2024 (2021 Scheme)

Course Code : 21MBA256

Course Name: Financial Planning and Wealth Management

Max. Marks : 60

Duration: 3 Hours

#### PART A

*(Answer all questions. Each question carries 2 marks)*

1. Explain risk appetite?
2. What is an exchange traded fund?
3. Explain the carry forward and set-off rules of capital gain losses?
4. Explain Senior Citizen Savings Scheme?
5. What are the skills required for a wealth manager?

#### PART B

*(Answer any 3 questions. Each question carries 10 marks)*

6. List the importance of financial planning
7. Being a wealth manager, identify the factors you will consider for suggesting a mutual fund to your client?
8. Recommend various tax planning avenues available for a salaried person under Section 80C?
9. Examine NPS as a retirement scheme?
10. Identify the objectives and process of estate planning?

#### PART C

*(Compulsory question, the question carries 20 marks)*

11. Mr. Tom, aged 24, owns graphic design business and earns a monthly income of around Rs. 65,000 per month. His current expense are 40% percent of his monthly revenue. Mr. Tom is worried about tax incidents when he takes advantage of investments. He is currently living with his parents. He has the following financial goals.

1. Travel through Europe in 3 years' time – Expected cost Rs. 3 Lakh
2. Create an emergency fund in two years' time – Amount to be created – 3 Lakh
3. Buy a small car in four years' time – Expected cost Rs. 6 Lakh.

- a) Determine appropriate investment vehicles and identify whether his financial goals are viable in the given time period? (Use proper assumptions)? (9 Marks)

- b) Inspect few tax planning strategies that Mr. Tom can use while planning to achieve his financial goals? (3 Marks)
- c) Explain trust as tool for estate planning (5 Marks)
- d) Examine the importance of macro-economic factors for financial planning (3 Marks)

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