

**PGDM, 2020-2022**  
**Managing Customer Wealth**  
**DM-462 & IB-462**

**Trimester IV, End Term Examination: September 2021**

Time: 2 hrs 30 mins  
MM :50

Roll No: \_\_\_\_\_

**Section -A (30 marks)**

**Instruction:** Students are required to write Roll No on every page of the Answer Sheet. All other instructions on the question paper / notifications should be followed meticulously.

Attempt 3 questions from section-A and section-B is compulsory.

**(CILO 1)**

**A1a.**

- (i) Discuss India economy and main sectors contributing to the GDP. (5)
- (ii) Discuss the following:
  - (a) Role of Participants in financial markets?
  - (b) Role of different regulators (5)

**OR**

**A1b.**

- (i) Discuss securities markets and different corporate actions. (5)
- (ii) what is regulatory framework and taxation for mutual funds. (5)

**(CILO-2)**

**A2a**

- (i) Define the process of investment in Mutual funds and direct equity. (5)
- (ii) Discuss the following :
  - (a) Systematic Investment and transactions
  - (b) Benefit of investing in Mutual funds (5)

**OR**

**A2b**

- (i) What is the need and scope of financial advisory and planning? (5)
- (ii) Discuss the following
  - (a) Small savings
  - (b) Fixed income instruments (5)

**(CILO-3)**

A3a

- (i) Define the financial planning delivery process and and importance of insurance in portfolio construction. (5)
- (ii) How estate planning is an important aspect while preparing a retirement plan. (5)

**OR**

A3b “what are the marketing practices at present and its future trends -Discuss. (10)

**Section -B (20 marks)**

**CASE STUDY**

A Matured Married Couple with Teenage Children – Planning Their Future

Children: 2

Name and Job Position:

Mr Satish Puri– Director of Engineering

Sapna – Stay at Home Mom (a health care consultant in hiatus)

Mr Satish Puri 45, was recently promoted earlier this year as Director of Engineering for a very large oil and gas exploration firm in Mumbai. His salary is 50 lac per year plus substantial bonus opportunities and equity share of the firm. Sapna has worked as a consultant and now she is a full-time mom. They are devoted to their family and live well within their means. They have accumulated a substantial balance (5 crore) in their savings account but Mr Puri keeps himself updated on the stock market and looking for a sound advise in that direction.

If you are called by Mr Puri to prepare a wealth plan, what all questions will you ask in order to advise him on his wealth plan.

1. Formulate a questionnaire in order to design a wealth management plan for the family (10)
2. Formulate your view of the India stock market and why one must have exposure to equities. (10)