

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)