

Plot No. 2, Knowledge Park-III, Greater Noida (U.P.) –201306

POST GRADUATE DIPLOMA IN MANAGEMENT (2024-26)
END TERM EXAMINATION (TERM -IV)

Subject Name: Wealth and Portfolio Management

Time: **02.00 hrs**

Sub. Code: PGF43

Max Marks: **40**

Note: All questions are compulsory. Section A carries 12 marks: 6 questions of 2 marks each, Section B carries 18 marks, having 3 questions (with an internal choice question in each) of 6 marks each, and Section C carries 10 marks, one Case Study having 2 questions of 5 marks each.

Kindly write all the course outcomes as per your TLEP in the box given below:

- CO1-** To understand the concepts of Financial Planning and portfolio management
CO2- To apply and evaluate different portfolio management strategies in wealth creation
CO3- To analyse the concept of Risk and Asset Allocation for wealth management effectively
CO4- To evaluate the application of tax planning in financial planning
CO5- Students will be able to understand and evaluate the various laws related to succession planning
CO6- Students will create and analyse a financial plan for investors based upon their specific goals

SECTION - A

Attempt all questions. All questions are compulsory.

2×6 = 12 Marks

Questions	CO	Bloom's Level
Q. 1: (A). “Greed and Fear create bubbles”, comment on the statement as per the concepts of behavioural finance.	CO1	L-2
Q. 1: (B). State different stages of the “Wealth Cycle”.		
Q. 1: (C). “Mental Accounts help disciplined investment planning”, comments pls.	CO2	L-3
Q. 1: (D). While doing the retirement planning for Mr Suresh, her financial advisor noticed a deficit of Rs. 30 lacs in his retirement corpus, to fulfil his post-retirement needs. What lumpsum amount would Mr Suresh invest at the expected rate of 12%, if his present age is 30 years and he is planning to retire at 65 years?		
Q. 1: (E). Differentiate between Treynor’s and Jensen Alpha ratio.		
Q. 1: (F). Design a Financial Blood Test Report and calculate home equity, for Ms Dhingra, who is the owner of two flats, each worth 2.5 cr, with a home loan of each Rs. 40 lakh, paying EMI of 20,000 per month. Out of two flats, one is self-occupied. Her salary is 1.2 lakh per month, with 85,000/- of monthly expenses.		

SECTION – B

All questions are compulsory (Each question has an internal choice. Attempt any one (either A or B) from the internal choice)

6 x 3 = 18 Marks.

Questions	CO	Bloom's Level
Q. 2: (A). Simran is earning Rs. 2,50,000 per month and has a monthly expense of Rs. 65,000. She has Rs. 5,00,000 in his savings account. She is naïve in investing and wishes to plan for the education of her daughter after 7 years. The current expense for the education is Rs 60,00,000/- (Assume Education expense inflate at 7%). As a financial planner, what is your observation regarding financial planning, Simran?	CO3	L-4
Or		

<p>Q. 2: (B). Hetan Pariekh, a fund manager of Pranklin Asset Management, has fixed the constant ratio of 50:50 between equity and debt categories, for an AUM of 100 crore of the Pranklin Balanced scheme. The threshold for rebalancing the scheme is 20%. Prepare the churning schedule when the changes in NAV are Rs. 100, Rs. 105, Rs. 110 and Rs. 120 on four consecutive days.</p>	CO3	L-4
<p>Q. 3: (A). Evaluate the set off guidelines for investors in present tax scenario, with special emphasis to capital gains.</p> <p style="text-align: center;">Or</p> <p>Q. 3: (B). Evaluate the New and Old tax regime in below scenario:</p> <p>Ms. Reena, as assistant professor was earning a gross income from salary (only source of income) of Rs. 9 lakh per annum, got hike due to exceptional research contribution and the salary rose to Rs. 13 lakh per annum. Along with this she reported 1 lakh of STCG from equity in the present year. Calculate her tax liability pre and post increment, using old and new regime. Suggest the suitable regime to her.</p>	CO4	L-4
<p>Q. 4: (A). What are the various instruments of succession planning? Discuss the essential features of each in a comparative format.</p> <p style="text-align: center;">Or</p> <p>Q. 4: (B). i) Differentiate Settlor and Author in case of a trust. (2 Marks) ii) Differentiate probate and will. (2 Marks) iii) Differentiate Karta and co-parcener in case of HUF. (2 Marks)</p>	CO5	L-5
<p><u>SECTION - C</u></p> <p>Read the case and answer the questions 5×02 = 10 Marks.</p>		
Questions	CO	Bloom's Level
<p>Q. 5: Case Study: In the joint family of Chintan Shah, Chintan is worried about the financial position of his wife, who is a house wife, a son who is married and having two daughters and a daughter having one son. Chintan's brothers, Meena and Sukhi also lives with Chintan. Chintan's mother expired one year back and father is totally dependent on Chintan for his care and finances.</p> <p>Chintan recently attended a succession planning seminar and got to know about the concept of "Will" and "Trust". You being financial advisor of Chintan, are advised to</p> <p>Questions: Q. 5: (A). Create a Will for Chintan, as per Hindu Succession Act. Q. 5: (B). Create a Trust Deed for Chintan, as per Trust Act.</p>	CO6	L-6

Kindly fill in the total marks allocated to each CO in the table below:

COs	Question No.	Marks Allocated
CO1	Q1 (A, B, C)	6
CO2	Q1 (D, E, F)	6
CO3	Q2	6
CO4	Q3	6
CO5	Q4	6
CO6	Q5	10

(Please ensure the conformity of the CO-wise marks allocation as per your TLEP.)

Bloom's Taxonomy Levels are given below for your ready reference:

L1= Remembering

L2= Understanding

L3= Apply

L4= Analyze

L5= Evaluate

L6= Create