

ADMISSION NUMBER											

## School of Business

Integrated Bachelor of Business Administration - Master of Business Administration  
Semester End Examination - Nov 2023

Duration : 180 Minutes  
Max Marks : 100

### Sem IX - MBFI6014 - Wealth Management and Taxation

General Instructions

Answer to the specific question asked

Draw neat, labelled diagrams wherever necessary

Approved data hand books are allowed subject to verification by the Invigilator

- 1) What is the meaning of financial planning and its role in achieving financial goals? K1 (2)
- 2) Explain how compounding affects the growth of an investment. K2 (4)
- 3) Explain the relationship between credit score and obtaining credit? K2 (6)
- 4) Recommend the best type of loan for a specific financial goal? K3 (9)
- 5) Assess the limitations of insurance as a risk management tool for different types of risks. K3 (9)
- 6) Assess the pros and cons of taking out a personal loan? K5 (10)
- 7) Compare and contrast the advantages of term life insurance and whole life insurance. K4 (12)
- 8) Compare different tax planning strategies to determine the most effective one for different life stages K5 (15)
- 9) Create a list of factors that are considered in creating investment portfolio that incorporates time value of money principles to maximize return and minimize risk? K5 (15)
- 10) Suppose a person aged 50 years is having an income of INR 20,00,000 which includes INR 16,00,000 from Salary, INR 2,00,000 profit from trading, INR 50,000 from Interest on FDs, and the remaining INR 1,50,000 dividend. He has made an investment of INR 1,50,000 under section 80C and INR 20,000 under section 80D. K6 (18)