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**BRAINWARE UNIVERSITY**

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Term End Examination 2024-2025**Programme – M.Com.(BFA)-2024****Course Name – Financial Planning and Wealth Management****Course Code - MBF20107****(Semester II)****Full Marks : 60****Time : 2:30 Hours**

[The figure in the margin indicates full marks. Candidates are required to give their answers in their own words as far as practicable.]

Group-A**(Multiple Choice Type Question)****1 x 15=15****1. Choose the correct alternative from the following :**

- (i) Select the factor affecting the calculation of money requirement in financial planning.
 - a) Current needs
 - b) Future needs
 - c) Risk appetite
 - d) All of these
- (ii) Establish reason of not preferring old system of financial planning.
 - a) Client has to reveal his financial soundness to advisors
 - b) It is complicated
 - c) It is difficult to apply
 - d) It is not rational
- (iii) Select the correct item from given two or more items in purchase decision
 - a) Item having minimum cost
 - b) Item having minimum cost
 - c) Item selected after cost benefit analysis
 - d) Not identifiable
- (iv) Identify a feature that is not a part of good financial plan-
 - a) Goals should be measurable
 - b) Reveal expected goals with solution
 - c) Disclosure of strategy not required
 - d) None of these
- (v) Identify the reason not responsible for investors circumstances
 - a) change in market conditions
 - b) change in legal considerations
 - c) change in time horizon
 - d) change in tax circumstances
- (vi) Identify the reason for selecting a mutual fund for investment.
 - a) its historic return
 - b) high tax efficiency
 - c) Avoiding fees payment
 - d) Often realising portfolio gain
- (vii) Write from the given options an item, that explain the cause of Commercial banks differing from their assets and liabilities.

- a) illiquid
 c) real
- (viii) Name the variable value that can be reduced by portfolio diversification.
- a) Return
 c) Uncertainty
- (ix) identify a tax saving investment
- a) Fixed deposit
 c) NSC
- (x) judge the investment strategy that is best for long-term wealth creation.
- a) Frequent buying and selling of stocks
 c) Keeping money in a savings account
- (xi) identify the primary focus of technical analysis in financial markets.
- a) Evaluating a company's financial statements
 c) Studying macroeconomic policies
- (xii) Analyse the indication of a death cross pattern.
- a) A bullish signal
 c) A neutral market
- (xiii) Evaluate technical indicator that indicates trend reversals.
- a) Moving Average Convergence Divergence (MACD)
 c) Book Value
- (xiv) Evaluate the ways of effectively using candlestick patterns to make informed trading decisions.
- a) By combining them with other technical indicators for confirmation
 c) By ignoring volume trends
- (xv) Decide the reason for choosing an annuity plan over an NPS lump sum withdrawal by a person.
- a) An annuity provides lifelong income
 c) An annuity has no taxation benefits
- b) financial
 d) owned by the government
- b) Risk
 d) Percentage
- b) Shares
 d) PPF
- b) Investing in diversified mutual funds and compounding returns over time
 d) Investing in lottery tickets
- b) Analyzing past price movements and trading volumes
 d) Calculating a company's intrinsic value
- b) A bearish signal when a short-term moving average crosses below a long-term moving average
 d) A rapid increase in stock value
- b) Price-to-Earnings Ratio (P/E)
 d) Dividend Yield
- b) By relying solely on candlestick patterns
 d) By trading emotionally without analysis
- b) NPS offers a higher interest rate
 d) Annuities are high-risk investments

Group-B

(Short Answer Type Questions)

3 x 5=15

2. Distinguish the risk-return relationship between equity and debt investments. (3)
3. Examine the process adopted by insider trading for violating ethical financial practices in India. (3)
4. Discuss the impact of inflation on time value of money. (3)
5. Explain the concept of immediate annuity and deferred annuity. (3)

6. Evaluate the cause of preferring a Cup and Handle pattern over a Descending Triangle. (3)

OR

- Evaluate the importance of using other indicators along with chart patterns (3)

Group-C
(Long Answer Type Questions)

5 x 6=30

7. Describe real estate as a source of investment. Highlight its advantages and limitations. (5)
8. Compare and contrast health insurance policies offered by different insurance providers in India. (5)
9. Analyse different methods of measuring risk. (5)
10. Evaluate the extent of diversification desirable. (5)
11. Explain the concept of risk-return trade-off. (5)
12. Explain the concept of mutual fund. Evaluate its advantages. (5)

OR

Evaluate some important points to make a financial plan. (5)
