**Your Roll No...............**

**Sr. No. of Question Paper : 1408** **L**

Unique Paper Code : 2923072008

Name of the Paper : Wealth Management

Name of the Course : **BBA-DSE.**

Semester : VI

Duration : 3 Hours Maximum Marks : 90

**Instructions for Candidates**

1. Write your Roll No. on the top immediately on receipt of this question paper.
2. Attempt any **one** option from each question.
3. **All** questions carry equal marks.

1. (a) A young professional has recently started earning and seeks guidance for managing income, taxation, insurance, and investments. Explain how a wealth manager would design a comprehensive financial plan for such an individual, highlighting the key stages involved in the process and the challenges typically faced in implementing it. (18)

**OR**

(b) Explain the concept of financial planning and discuss its significance within the framework of wealth management. (9)

(c) Discuss the various challenges faced in wealth management in India, with special emphasis on behavioural and market-related issues. (9)

2. (a) Explain the importance of health insurance in financial planning. Further, analyse the factors influencing the selection of an appropriate health insurance plan and discuss the common challenges faced by policyholders. (18)

**OR**

(b) Explain the various types of medical expense coverage plans, highlighting their key features and differences. (9)

(c) Discuss the key policy provisions in health insurance and critically examine their implications for insured individuals. (9)

3. (a) An investor is comparing **two** investment options :

| Particulars | Investment X | Investment Y |
|---|---|---|
| Expected Return (%) | 16 | 13 |
| Risk (Standard Deviation %) | 20 | 10 |

(i) Which investment is more suitable for a risk-averse investor?

(ii) Which investment would be preferred by a risk-seeking investor?

(iii) Explain your answer using the concept of risk-return relationship.

(18)

**OR**

(b) Explain the concept of bond investments, highlighting their key features and benefits for investors. (9)

(c) Differentiate between bonds and equity shares, and critically evaluate their suitability for investors with varying risk profiles and financial objectives.

(9)

4. (a) Explain the concept of mutual funds and exchange-traded funds (ETFs). Discuss their benefits, associated cost considerations, services offered, and the methods through which investors can evaluate their performance. (18)

**OR**

(b) Explain the various types of risks associated with investments, highlighting their nature and impact on investment decisions. (9)

(c) Discuss the various strategies that investors can adopt to effectively manage and reduce investment risk. (9)

5. Write short notes on any **three** of the following : (3×6=18)

(a) Services offered by Mutual Funds

(b) Types of Medical Expense Coverage

(c) Execution of Estate Planning

(d) Behavioural Biases in Investment Decision-Making

(100)