

**RAN-2408000704040001**

S. Y. BBA. (NCF-NEP) (Sem. - IV) Examination October - 2025
Minor - OEC 3 - Personal Wealth Management

Time: 2 Hours]**[Total Marks: 50****સૂચના : / Instructions**

- (1) ઉપરોક્ત દર્શાવેલ વિગતો ઉત્તરવહી પર અવશ્ય લખવી.
Fill up strictly the above details on your answer book.
- (2) Figures to the right indicate full marks of that question.
- (3) Substantiate your answer with suitable examples wherever required.

Seat No.:

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Student's Signature

Q. 1. Answer in brief. (Any FIVE)**(10)**

1. State any four principles of code of ethics for Wealth Managers.
2. Write any four sources of Cash Inflow of Individual.
3. Explain in brief "Principle of Subrogation".
4. How can Human Life Value be calculated using CPT Method?
5. Write full forms of: (i) PPF (ii) NPS.
6. Calculate Total Assets from the following details.

Property, Plant & Equipment	Rs. 1,00,00,000	Patents	Rs. 34,00,000
Bank Loan	Rs. 24,00,000	Cash and Cash Equivalents	Rs. 23,00,000
Accounts Receivables	Rs. 12,00,000	Accounts Payables	Rs. 14,00,000

7. Calculate Earnings per Share (EPS) from the following details.

No. of Shares outstanding	2,00,000
Net Profit	Rs. 40,00,000
Current Market Price of Share	Rs. 150 per share

- Q. 2.** What do you mean by "Insurance"? Discuss different types of Insurance with examples.

(14)**OR**

- Q. 2. A.** What is wealth management? Discuss scope of wealth management.
- Q. 2. B.** Explain cash flow analysis.

(07)**(07)**

- Q. 3.** What is retirement planning? Explain steps in retirement planning.

(14)**OR**

- Q. 3. A.** What is exemption? Discuss tax exemptions for salaried employees.
- Q. 3. B.** What is ratio analysis? List out types of financial ratios. Explain any two ratios in detail.

(07)**(07)**

Q. 4. Write Short Notes. (Any THREE)

(12)

1. Process of Wealth Management
 2. Stages of Asset Allocation Life Cycle
 3. Explain Terms: Assessment Year, Financial Year, TDS, LTCG
 4. Tax Saving Schemes in India
 5. Factors influencing Wealth Creation
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