**JAIPURIA INSTITUTE OF MANAGEMENT, INDORE**

**PGDM**

**FIFTH TRIMESTER (Batch 2019-21)**

**END TERM IMPROVEMENT EXAMINATION, JANUARY-2021**

|  |  |  |  |
| --- | --- | --- | --- |
| Course Name | **Wealth Management** | Course Code | **FIN 503** |
| Max. Time | **2 hours** | Max. Marks | **40** |

**Instructions: Each question carry 5 marks.**

Q1. Which is better loan from the point of view of a borrower: Loan with fixed rate of interest or a loan with floating rate of interest? Give reasons for your answers.

Q2. “It is always better to hire a financial planner or advisor for managing your finances.” Discuss.

Q3. Explain the rule of 69. How does it compare with the rule of 72?

Q4. “A bird in hand is more preferable than two birds in the bush”. Explain

Q5. Explain the importance of inflation while deciding upon retirement planning investment options. Explain using example.

Q6. What are the exemptions and deductions available under the new regime?

Q7. Elucidate the requirements for a valid Will.

Q8. “The amount of insurance you need depends on your personal circumstances, which comprises of many variables.” What according to you are the most important factors which an individual should consider before deciding the insurance amount?