

Q.P. Code : 19206

[Time: 2:30 Hours]

[Marks : 75]

Please check whether you have got the right question paper.

- N.B:
1. All questions are compulsory but subject to internal choice.
 2. Figures to the right indicate full marks
 3. Use of simple calculator is allowed.

Q.1. Attempt any two

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- a) What is financial goals? Explain steps in financial planning process.
- b) What are the various stages of an investor Life Cycle?
- c) What is interest rate? Explain the types of interest rates.

Q.2. Attempt any two

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- a) What is asset allocation? What are the various allocation strategies?
- b) What is Health insurance? What is the importance of Health insurance?
- c) What do you mean by Investment Risk? Explain the types of Risk.

Q.3. Attempt any two

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- a) What is WILL? Describe the Primary requirements of a valid Will.
- b) From the following Balance Sheet of XYZ co. Ltd. Compute :
i) Liquidity Ratio ii) Proprietary Ratio iii) Capital Gearing Ratio iv) Stock working capital ratio.

Balance Sheet as at 31st March, 2017

Liabilities	Rs.	Assets	Rs.
Equity share capital	7,00,000	Fixed Assets	9,00,000
Reserves	8,00,000	Stock	4,60,000
8% Secured Loans	2,00,000	Sundry Debtors	6,40,000
Current Liabilities	2,60,000	Cash & Bank	5,00,000
9% pref. share capital	5,40,000		
	25,00,000		25,00,000

- c) Mr. Suresh, an individual submits the following information relevant for A.Y. 2017-18

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	Particulars	Amount(Rs)
(i)	Income from Salary Computed	1,30,000
(ii)	Income from House Property:	
	House 1 (Income)	70,000
	House II (Loss)	34,000
	House III(Loss)	50,000
(iii)	Income from Business:	
	Business I (speculative)- Profit	90,000
	Business II(non-speculative) - Loss	1,10,000
(iv)	Income from other sources	40,000

Find out the net taxable income of Mr. Suresh for A.Y. 2017-18 applying the provisions of set off and carry forward for losses.

Q.4. Attempt any two

- a) What is Wealth Creation? Explain the Factors.
- b) What are annuities and their types?
- c) Mr. Sharad suffers from disability duly certified by specialist gives details of his income for the year ended 31-3-2017:
 1. Salary (gross) Rs.25,000 per month.
 2. Interest on deposit with companies Rs.15,000.
 3. Interest from PPF A/c Rs. 6,000.

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Mr. sharad has also deposited Rs. 8,000 in the Jeevan suraksha Scheme of LIC of India, an eligible pension scheme, Rs. 35,000 in PPF A/c with SBI and Rs. 20,000 in a notified term deposit with SBI.

Determine the total income of Mr. Sharad for A.Y. 2017-18.

Q.5. Mr Prakash is a salaried person. He earns around 1 lac a month and has two houses and a car as his personal assets which are valued over 2.5 crores. He has some deposits with banks. His major financial requirement is his son's education. He wants guidance for his wealth management.

1. What will happen to his child if he dies without a will.
2. Explain the revised asset allocation of Mr. Prakash in your view.
3. Can he have any other way of investments? What should be his other views while selecting it?
4. Are there any Pension or annuities scheme that you would recommend. If yes why?

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