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Register Number:

DATE:

**ST. JOSEPH’S COLLEGE (AUTONOMOUS), BANGALORE-27**

**B.COM - CBCS– IV SEMESTER**

**SEMESTER EXAMINATION: APRIL 2022**

**(Examination conducted in July-August 2022)**

**BCOM OE 4318 - Wealth Management**

**Time- 1 1/2 hrs Max Marks-35**

**This paper contains one printed pages and four parts**

**SECTION-A**

**Answer any FIVE of the following questions. Each question carries one mark. (5x1=5)**

1. What is retirement planning?
2. State the tax rate applicable to an individual below the age of 60 years as per old tax regime.
3. State the heads of income for income tax purpose.
4. Expand SMART goals.
5. What is the tax benefit under Sec 80C?
6. State two golden rules of investing.

**SECTION- B**

**Answer any ONE of the following questions. Each question carries five marks. (1x5=5)**

1. Briefly discuss any two types of life insurance.
2. Interpret the investor life cycle with suitable examples.

**SECTION -C**

**Answer any ONE of the following questions. Each question carries ten marks. (1x10=10)**

1. Ms. Shereen aged 54 years earned a total income of Rs.12,50,000 during the financial year 2021-22. She pays medical insurance premium of Rs.15,000 per annum. Compute her tax liability based on old tax regime.
2. Write a brief note on:
   1. Fundamental analysis
   2. Technical analysis

**SECTION -D**

**Answer the following compulsory question. The question carries fifteen marks. (1x15=15)**

1. Elaborate various investment options available for a middle-aged working professional.

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