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PRESIDENCY UNIVERSITY

Presidency University Act, 2013 of the Karnataka Act No. 41 of 2013 | Established under Section 2(f) of UGC Act, 1956
Approved by AICTE, New Delhi | Approved By BCI
Bengaluru

Even Semester Mid Term, March 2026

Date: 12/03/2026

Time: 02:00 PM - 03:30 PM

Course Code: MBA3037

Course Name: Personal Wealth Management

Semester: Second Semester

Max. Marks: 50

Weightage: 50%

CO - Levels	CO1	CO2
Marks	29	41

Part A: Answer Following Questions. 15 M

Qn.No	Questions	M	CO	BT
1	Describe best practices when approaching financial planning.	3	CO1	BT1
2	Explain the meaning of net worth with suitable examples.	3	CO1	BT1
3	Illustrate meaning of discretionary and non-discretionary expenses with examples.	3	CO1	BT1
4	Explain three importance of medical insurance policies.	3	CO2	BT1
5	Illustrate the rule of thumb approach for computing amount of life insurance to be taken.	3	CO2	BT1

Part B: Answer Any 1 Following Questions. 10 M

Qn.No	Questions	M	CO	BT
6	Mr. Huda works in a Government company at a monthly salary of Rs. 80,000 per month. His monthly grocery expenses are 30,000. He stays in a rented house on which he pays rent per month of Rs. 15000. He is planning to go his home town on which expenditure will be Rs. 50,000. He has taken one personal loan on which he pays EMI of Rs. 8000. Prepare his income and expenditure account for the year 2025-26.	10	CO1	BT3
7	Mr. Sazad owns a house in Ghaziabad. It was purchased by him at Rs. 18,00,000 but now its value is Rs. 55,00,000. His cash in saving bank account is Rs. 70,000. He owns a car having market value Rs. 9,00,000. He also owns gold having market value Rs. 6,00,000. He had taken housing loan of Rs.	10	CO1	BT3

9,00,000 on which outstanding principal amount is Rs. 6,00,000 . Prepare his net worth statement as on 31st March 2026.

Part C: Answer Any 1 Following Questions. 10 M

Qn.No	Questions	M	CO	BT
8	Mr. Mahesh is a Doctor working in a private Hospital. He is 33 years old. He has not invested any amount till date. Demonstrate for him different types of Assets with risk and return.	10	CO2	BT3
9	Miss Gitanjali is a commerce graduate and recently joined her first job. She has not yet taken any insurance policy. As a financial consultant, explain the different categories of insurance that she should consider in order to obtain adequate financial protection. Also describe the fundamental principles of insurance that she should understand before purchasing any policy.	10	CO2	BT3

Part D: Answer Following Questions. 15 M

Qn.No	Questions	M	CO	BT
10	Mr. Rajan is working in a private Company at a gross annual salary of Rs. 7,00,000. He has taken one life insurance for Rs. 15,00,000 for which he pays a premium of Rs. 50,000 annually. His annual maintenance cost are Rs. 1,00,000 and tax liability is Rs. 70,000 for the year. Assuming his current age 45 and age of retirement 60 years, compute requirement for more insurance if any using HLV approach and assuming 8% as discounting rate. How your answer will be different if rule of thumb approach is used instead of HLV.	15	CO2	BT3