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**AAFM**

# CWM\_LEVEL\_II

*Chartered Wealth Manager (CWM) Certification Level II*



### Question: 90

#### Section B (2 Mark)

Mr. Manish purchased a residential house for Rs.3 lakh on 1-4-1972. Its market value on 1-4-1981 was, however, Rs.12 lakh. He sells the house during the financial year 2011-12 for Rs.98 lakh. Calculate the taxable long term capital gain. [CII-12-13: 852,11-12: 785,10-11:711]

- A . Rs. 12,90,000/-
- B . Rs. 10,90,000/-
- C . Rs. 3,80,000/-
- D . Rs. 7,10,000/-

**Answer: C**

### Question: 91

#### Section A (1 Mark)

A well-diversified portfolio is defined as

- A . One that is diversified over a large enough number of securities that the nonsystematic variance is essentially zero.
- B . One that contains securities from at least three different industry sectors.
- C . A portfolio whose factor beta equals 1.0.
- D . A portfolio that is equally weighted.

**Answer: A**

### Question: 92

#### Section A (1 Mark)

Which of the following is true regarding the resistance level?

- A . It tends to develop due to profit taking.
- B . It is the level at which a significant decrease in demand is expected.
- C . It is the level at which a significant increase in supply is expected.
- D . It usually develops after a stock reaches a new low.

**Answer: C**

### Question: 93

#### Section A (1 Mark)

The difference between the cash price and the futures price on the same asset or commodity is known as the

- A . Basis
- B . Spread
- C . Yield spread
- D . Premium

**Answer: B**

### Question: 94

#### Section B (2 Mark)

Amount of liability of payment of gratuity is calculated at the rate of

- A . One month's wage for each completed year of service
- B . 20days wages for each completed year of service
- C . Half a month's wage for each completed year of service
- D . 15 day's wage for each completed year of service

**Answer: D**

### Question: 95

#### Section B (2 Mark)

Manish is thinking of acquiring some shares of ABC. Ltd.

The rate of returns is as follows:

Possible Rate of Return	Probability
0.07	0.40
0.03	0.10
-0.09	0.15
0.06	0.20
0.10	0.15

Calculate the variance and the standard deviation

- A . 16, 8

- B . 8, 16
- C . 7.4, 54.3
- D . 35.04, 5.92

**Answer:** D

**Question: 96**

**Section A (1 Mark)**

Response of listening falls under which one of the following categories?

- A . It can be verbal
- B . It can be nonverbal
- C . It can be verbal or nonverbal
- D . It can neither be verbal nor nonverbal

**Answer:** C

**Question: 97**

**Section B (2 Mark)**

You have been asked to estimate the market value of an apartment complex that is producing annual net operating income of Rs44,500. Four highly similar and competitive apartment properties within two blocks of the subject property have sold in the past three months. All four offer essentially the same amenities and services as the subject. All were open-market transactions with similar terms of sale. All were financed with 30-year fixed-rate mortgages using 70 percent debt and 30 percent equity.

The sale prices and estimated first-year net operating incomes were as follows:

<b>Comparable 1</b>	<b>Sale price Rs. 500,000; NOI Rs. 55,000</b>
<b>Comparable 2</b>	<b>Sale price Rs. 420,000; NOI Rs. 50,400</b>
<b>Comparable 3</b>	<b>Sale price Rs. 475,000; NOI Rs. 53,400</b>
<b>Comparable 4</b>	<b>Sale price Rs. 600,000; NOI Rs. 69,000</b>

What is the indicated value of the property using direct capitalization?

- A . Rs 3,30,000
- B . Rs 3,90,351
- C . Rs3,75,000
- D . Rs 3,57,000

**Answer: B**

**Question: 98**

Section A (1 Mark)

The first step of portfolio management is:

- A . To assess market conditions.
- B . To determine objectives, constraints and preferences.
- C . To develop strategies and implement them.
- D . To adjust the portfolio as necessary.

**Answer: B**

**Question: 99**

Section A (1 Mark)

Which of the followings are the important features of Real estate Investment?

- A . Property rights
- B . Time horizon
- C . Geographic Area
- D . All of the above

**Answer: D**

**Question: 100**

Section B (2 Mark)

The \_\_\_\_\_ is a plot of \_\_\_\_\_.

- A . CML, individual stocks and efficient portfolios
- B . CML and both efficient and inefficient portfolios, only
- C . SML and individual securities and efficient portfolios
- D . SML and individual securities, inefficient portfolios, and efficient portfolios.

**Answer: C**



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