Seat No.: _____ **Enrolment No._____**

GUJARAT TECHNOLOGICAL UNIVERSITY

MBA Semester –III Examination Dec. - 2011

Subject code: 2830010 **Date: 10/12/2011**
Subject Name: Financial Planning
Time: 10.30 am – 01.30 pm **Total Marks: 70**

Instructions:

1. **Attempt all questions.**
2. **Make suitable assumptions wherever necessary.**
3. **Figures to the right indicate full marks.**

Q.1	**(a)**	What are the main components of personal financial planning?	**07**
	(b)	What are the factors that are used to evaluate different savings Plans?	**07**
Q.2	**(a)**	How is CIBIL aiding in improving credit in India?	**07**
	(b)	Discuss the various saving plans available in our country?	**07**
		OR	
	(b)	Discuss the various credit options available in the formal sector of our country?	**07**
Q.3	**(a)**	What are the features of a typical Home Insurance policy? Why do we need Home Insurance for Life's situations?	**07**
	(b)	What are the various risks covered under a Motor Vehicle Insurance?	**07**
		OR	
Q.3	**(a)**	Explain the difference between Traditional and Market related Policies of Life Insurance market.	**07**
	(b)	Why do you think Health Insurance is essential? Discuss the features of Health Insurance policy?	**07**
Q.4	**(a)**	Why is learning about investments important for your financial success?	**07**
	(b)	Discuss the Advantages and Disadvantages of investing in Mutual Funds.	**07**
		OR	
Q.4	**(a)**	What are the factors affecting the choice of investment	**07**
	(b)	Describe the role of SEBI in regulating the stock market.	**07**
Q.5	**(a)**	State the guidelines for setting financial goals?	**07**
	(b)	Write Short Notes on the following: • Rule of 78s • Term Assurance	**07**
		OR	
Q.5	**(a)**	What are the various investment avenues available for tax deduction under Section 80C	**07**
	(b)	Write Short Notes on the following: • Whole life assurance • Section 45 in Insurance Act 1938	**07**

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