	Seat 1	No.:	Enrolment No				
		GUJARAT TECHNOLOGICAL UNIVERSITY MBA - SEMESTER-III • EXAMINATION – SUMMER • 2015					
	Subject Code: 2830010			Date: 27-05-2015			
	•	ect Name: Financial Planning	(FP)				
	·	e: 14:30 pm – 17:30 pm		Total Marks: 70			
		actions:		100011110111			
		 Attempt all questions. Make suitable assumptions when Figures to the right indicate full 		nry.			
Q.1	(a) (b)	What is Personal Financial Planning? How do personal factors affects financial planning? Assume that after completion of your MBA You got a job in MNC and your starting salary is Rs. 30000. You got performance incentive of Rs.25,000 at the end of year one, Rs.30,000 at the end of years two and three, and Rs.40,000 during each of the years 4 through 8 if the discount rate is 15 percent find out the present value of your Incentive					
Q.2	(a)	How does a person's life situation determine the importance of certain employee benefits?					
	(b)	What opportunity costs are associated with money management activities? What are the three 07					
		major money management activities? OR					
	(b)	Bases on the following data calculate all possible personal financial ratio. 07					
		Particular	Amt.	Particular	Amt		
		Liability	120000	Net worth	360000		
		Liquid assets	22000	Current liability	5500		
		Monthly credit payment	1500 1300	Take home pay Gross income	9000		
		Monthly saving	1300	Gross income	13000		
Q.3	(a)	What are the main purposes of budget? Also explain the main step involve in creating budget? 07					
	(b)	What are the various provision available for tax planning under Section 80C and 80D. 07					
		OR					
Q.3	(a)	What are commonly recommended Qualities of a successful budget? 07					
	(b)	How can you plan your tax with the help of residential status and nature of income? 07					
Q.4	(a)	What is Life Insurance? What are the most common Provision of Life insurance Contract? Explain risk return trade off. What are the major types of risk associated with Investment? 07					
	(b)						
	(0)	OR					
Q.4	(a)	What is Mutual Fund? Which are the different types of mutual find schemes available in India? What are the major Factor influencing the cost of home insurance? What action we can take to 07					
~· '	(b)						

Q.5 (a) What do you mean by "Investing in Real Estate"? What are the advantages and disadvantages of or investing in real estate?

(b) Write a note on CIBIL.

OR

- Q.5 Write short notes on following
 - 1 Whole life policy
 - 2 Endowment plan
 - 3 Life insurance v/s General insurance

reduce the cost of home insurance?

4 Advantages of credit

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