Seat No.: _____ Enrolment No._____

GUJARAT TECHNOLOGICAL UNIVERSITY

M.B.A.- SEMESTER – III • EXAMINATION – WINTER 2012

Subject code: 2830010 **Date: 01-01-2013**

Subject Name: Financial Planning

Time: 10:30 pm – 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)**	Define Personal financial planning (PFP) and analyze the process for making personal financial decisions.	**07**
	(b)	Saurabh is pursuing MBA course from a management institute. Define the stages of career planning and advancement for him as being fresher in job market.	**07**
Q.2	**(a)**	Mr. Nair is 40 years old working as Assistant manager in MNC, having portfolio of Rs.30 lakhs invested in some limited number of stocks in capital market. With the use of Asset allocation model suggest some investment planning to Mr. Nair and also give valid reason for choosing particular investment.	**07**
	(b)	When an individual applies for the consumer credit from any financial institute, what are the criteria a creditor look for the creditworthiness of the consumer.	**07**
		OR	
	(b)	Describe the importance of individual tax planning in personal finance.	**07**
Q.3	**(a)**	Mrs. Mathur wants to have saving account with a financial institute. What are the factors that will affect the choice of savings plan?	**07**
	(b)	Analyse the various benefits of the health care coverage under the Health Insurance plans.	**07**
		OR	
Q.3	**(a)**	Mr. Shah has recently purchased a Car for household purpose and wants to have his automobile insurance policy. What are the main coverage available under good automobile insurance policy?	**07**
	(b)	Explain the steps one needs to follow for planning personal and household insurance coverage.	**07**
Q.4	**(a)**	Amit is 30 years old and wants to invest some of his excess funds in capital market. If he is risk taker, which short term techniques are available for speculation purpose?	**07**
	(b)	Discuss the various types of bonds and debt securities available in Indian financial market.	**07**
		OR	
Q.4	**(a)**	Explain in brief some other investment options available in financial market apart from financial assets.	**07**
	(b)	Mr. Rathi has Rs.3 lakhs savings and wants to invest in Mutual funds what criteria have made him to invest in various mutual fund schemes.	**07**
Q.5	**(a)**	Write short note. (i) Closed- end credit (ii)Annual Percentage Rate (APR)	**07**
	(b)	Explain various numeric measures that influence investment decisions in stock market.	**07**
		OR	
Q.5	**(a)**	Write short note. (i) Term Insurance (ii) Yield to Maturity (YTM)	**07**
	(b)	"A personal balance sheet is an effective scorecard for measuring financial progress". Explain in detail.	**07**

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