

Seat No.: _____

Enrolment No. _____

GUJARAT TECHNOLOGICAL UNIVERSITY

MBA - SEMESTER-III • EXAMINATION – WINTER • 2014

Subject Code: 2830010

Date: 06-12-2014

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.

- Q1. (a) “Financial Planning is necessary for everybody”, do you agree with this statement? Justify your answer. 07
(b) Explain the factors that have an impact on your career Opportunities. 07
- Q2. (a) Mr. Varisht has just taken retirement from his company has received Rs.50 lakhs as retirement compensation. He is not clear where he should invest this money. He does not have other source of income. You are a ‘Financial Planner’ and Mr. Vairsht has approached you for advise. Prepare an investment plan for Mr. Varisht, keeping his situation and needs in mind. Give reasons for selecting the investment avenues. 07
(b) Explain Tax planning avenues available for an individual in India (under Sec 80). 07
- OR
- (b) What do you understand by ‘Callable Bond’ and ‘Put’ on a Bond? What is importance of these for and Investor in a Bond? 07
- Q3. (a) What are reasons for which Life Insurance policies are bought in India? Explain the traditional plan of TERM Insurance. 07
(b) Explain the Five C’s of Consumer Credit. 07
- OR
- Q3. (a) What are the various risks covered under a Motor Vehicle Insurance? 07
(b) What are the Pros and Cons of investing in Real estate and Precious Metals? 07
- Q4. (a) What is a Mutual Fund? What are advantages and Disadvantages of Investing in Mutual Fund? 07
(b) “Health Insurance is a necessity”. Do you agree to this? Justify your answer. Mention the risks covered in a health insurance Policy. 07
- OR
- Q4. (a) What are the various kinds of Mutual Funds available? Mention their classification and also explain which kind of investors would invest in which kind of Mutual Funds. 07
(b) What are the factors to be considered while selecting a Savings Plan? 07
- Q5. (a) Explain the classification of Stocks/Shares. 07
(b) What are ULIP’s? Compare them with conventional Insurance Policies. 07
- OR
- Q5. Write Short Notes on (Any Three): 14
- (a) RULE OF 78
 - (b) Work of art as investment avenue
 - (c) Role of CIBIL in India
 - (d) Endowment Plans
 - (e) Money management Accounts / Liquid Funds
