

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: **07**
- Rule of 78s
 - Term Assurance
- 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: **07**
- Whole life assurance
 - Section 45 in Insurance Act 1938
