Seat No.: ________ Enrolment No.______________

GUJARAT TECHNOLOGICAL UNIVERSITY

M.B.A -IIInd SEMESTER–EXAMINATION – MAY/JUNE- 2012

Subject code: 2830010 **Date: 29/05/2012**

Subject Name: Financial Planning (FP)

Time: 02:30 pm – 05:30 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)**	Give the advantages of career planning and which are called sources of career information sources?	**07**
	(b)	Explain advantages and disadvantages of life insurance, health insurance, and property insurance.	**07**
Q.2	**(a)**	What is a meaning of consumer credit? is consumer credit important for an individual's economy? also give advantage and disadvantages of credit.	**07**
	(b)	Explain the advantages and disadvantage of real estate investments.	**07**
		OR	
	(b)	Why investor purchase the mutual funds? How can the following help you to evaluate (decide to buy or sell) mutual funds 1. internet 2. news paper 3. professional advisory service 4. annual reports 5. financial publications	**07**
Q.3	**(a)**	Explain the meaning of financial planning and also elaborate the financial planning process giving an example.	**07**
	(b)	Explain the types of financial institutions in detail.	**07**
		OR	
Q.3	**(a)**	Suppose you are an advisor in the investment firm, which factor would be taken by you for the choice of investments.	**07**
	(b)	Evaluate private source of health insurance and health care.	**07**
Q.4	**(a)**	Explain the financial and legal aspects of employment.	**07**
	(b)	Elaborate the various payment methods.	**07**
		OR	
Q.4	**(a)**	Which are the various reasons for purchasing the corporate bonds and explain in brief register bond, bearer bond, and zero coupon bond.	**07**
	(b)	What is a meaning of life insurance? explain the important provision in life insurance contract.	**07**
Q.5	**(a)**	Explain the meaning of time value of money. Give objective of time value of money.	**07**
	(b)	Explain briefly the various saving plan.	**07**
		OR	
Q.5	**(a)**	Describe, how the stocks are bought and sold? Would you ever trade stocks online?	**07**
	(b)	Briefly explain the property and motor vehicle insurance and how it is useful in life? is there any malpractice done by the people in the insurance sector?	**07**

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