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JAYPEE UNIVERSITY OF INFORMATION TECHNOLOGY, WAKNAGHAT

T3 EXAMINATION- December 2018

B.Tech Semester 7

COURSE CODE: 10B1WPD737

MAX. MARKS: 35

COURSE NAME: FINANCIAL PLANNING

COURSE CREDITS: 3

MAX. TIME: Two hrs

Note: All questions are compulsory. Carrying of mobile phone during examinations will be treated as case of unfair means.

1. Distinguish between the following: (6 marks) (CO2, CO3)
 - a. Mutual Funds and Hedge Funds
 - b. Term Life Insurance and Endowment Policies
 - c. Technical and Fundamental Analysis
2. Discuss why having adequate health insurance is important and identify the factors contributing to the growing cost of health insurance. (6 marks) (CO2)
3. For each pair of products/plans listed here, select the one that would be the least risky; briefly explain your answer: (6 marks) (CO3)
 - a. Traditional Pension Plans vs. Unit Linked Pension Plans
 - b. Private Equity vs. Structured Products
 - c. Speculation vs. Gambling
4. Write short notes on any two: (6 marks) (CO2)
 - a. IRDAI
 - b. Employees Provident Fund and Employees' Pension Scheme
 - c. Rupee Cost Averaging
5. What do you mean by Portfolio Management? Explain the procedure of Portfolio Management in detail. (6 Marks) (CO1, CO2)
6. Discuss the various methods through which you can estimate your retirement income and estimate your retired income as per the lifestyle you would envision (i.e. where you want to live, do you want to work part-time etc.). (5 Marks) (CO1, CO3)