Q. P. Code: 19030

Time: 2¹/₂ HOURS

[75 MARKS]

NOTE: ALL QUESTIONS ARE COMPUSLORY

EACH QUESTION CARRY 15 MRKS

Q1: Attempt Any Two (15 Marks)

A) What do you understand by Home Buying Process? Explain in detail

B) Which are the cost, buyer has to bear while buying house?

C) Which are the redressal available to consumer for his grievance?

Q2: Attempt Any Two (15 Marks)

A) Explain Various Tax benefits can be availed under Home Loans?

B) What is reverse Mortgage? Explain in detail

C) What is pre-sanction approval of Home Loans? Explain various benefits of pre-sanction approval

Q3: Attempt Any Two (15 Marks)

A) Which are basic communication skills required for counselling?

B) What is Pradhan MantriAwasYojana (PMAY)? Explain benefits of PMAY scheme

C) What is Time Value of Money? Explain with help of Examples

Q4: Attempt Any Two (15 Marks)

- A) What are the expectations of the buyer when he plans to buy house?
- B) What is Capital Gain Tax? Explain in detail

C) What do you mean by Title? Explain Defects in Title

Q5 Short Notes (Attempt Any 3) – 15 Marks

- A) FSI
- B) Title
- C) Home Info Pack
- D) Counselling Skills
- E) Valuation Report
