

**SARDAR PATEL UNIVERSITY**  
**Programme: BBA(General)**  
**Semester: V**  
**Syllabus with effect from : JUNE 2013**

<b>Paper Code:</b> UM05CBBA04	<b>Total Credit: 3</b>
<b>Title Of Paper:</b> Personal Finance and Investment Management	

Unit	Description in detail	Weighting (%)
<b>1</b>	<b>PERSONAL FINANCE [Theory 70% and Examples 30%]</b> Introduction, Goals & Importance of Personal Financial Management.-Financial Planning & Budgeting ( With examples on Preparation of Family Cash Budget, Personal income & expenditure A/c & Balance sheet	<b>25 %</b>
<b>2</b>	<b>INSURANCE [Theory 70% and Examples 30%]</b> Life Insurance-Basic features of endowment assurance, Money back Plan, Whole life assurance & term assurance-General Insurance-Introduction & basic features of Vehicle insurance, Medical Insurance, Accident insurance & liability insurance-Calculation of premium & settlement of claims	<b>25 %</b>
<b>3</b>	<b>SAVINGS &amp; INVESTMENTS [Theory 100%]</b> Need for diversified personal investment portfolio, avenues for investment features): Non marketable financial assets (a) Time deposits, Recurring Deposits, Monthly Income Schemes, National saving Certificates, Kisan Vikas Patra, Public Provident Fund, Postal Life Insurance (b) Bank Savings: Fixed deposit Recurring Deposit, RBI Bonds, Infrastructure bonds by ICICI & IDBI	<b>25 %</b>
<b>4</b>	<b>MUTUAL FUNDS [Theory 100%]</b> Introduction, Benefits of Mutual Fund Investment. Types: Growth Funds, Income Funds, Monthly Income Plans, Gift funds Liquid/Money Market Funds, Index funds Tax savings funds, Mutual funds in India	<b>25 %</b>

**Basic Text & Reference Books**

- Securities Analysis & Portfolio Management-Avadhani V A.
- Investment Management-Prasanna Chandra
- Investment Analysis & Portfolio Management -Ranganatham M & Madhumati R
- Investment Management: Security analysis & Portfolio Management-Bhalla VK

