

SARDAR PATEL UNIVERSITY
Programme: BBA(Information Systems Management)
Semester: V
Syllabus with effect from : JUNE 2013

Paper Code: UM05CBBS05	Total Credit: 3
Title Of Paper: Personal Finance	

Unit	Description in detail	Weighting (%)
1	Introduction Of Personal Finance (Theory and examples) Introduction, Meaning and importance Goals of personal Finance Financial Planning and budgeting process Examples based on preparation of Family Cash budget	25 %
2	Saving and Investment (only theory) Introduction Need for a Diversified Personal investment Portfolio Investment avenue Bank – Fixed Deposits, Recurring Deposits Bond – RBI relief bond, Deep Discount bond, Zero coupon bond, Double option bond Government Schemes – NSC, PPF, Post Office Schemes Company Deposits Overseas Investments – ADRs, GDRs, FCCBs, FCEBs	25 %
3	Mutual Fund (only theory) Meaning, Concept, Definition Types of Mutual Fund Importance of mutual Fund Drawbacks of Mutual funds Mutual Fund in India.	25 %
4	Insurance (Theory and examples) Introduction Life insurance : basic feature of endowment assurance, Money back plan, Whole life assurance plan and term assurance General Insurance: basic features of medical insurance, vehicle insurance and accident insurance IRDA Calculation of premium and settlement of claim	25 %

Basic Text & Reference Books

- Investment Management – V.K.Bhalla
- Financial Markets and Services – Gordon and Natrajan
- Investment Management -Prasan Chandra
- Financial Services – M.Y.Khan
- Financial Services – S.Mohan and R.Elangoval

