

SARDAR PATEL UNIVERSITY
Programme: BCOM
Semester: VI
Syllabus with effect from: DECEMBER 2013

Course Code: UB06CCOM06	Total Credits: 3
Course Title: Personal Finance & Investment Management	

Unit	Description in detail	Weightage (%)
1	Personal Financial Management What is financial planning? – Basics of Personal Financial Planning - Goals & Importance of Personal Financial Management-Financial Planning & Budgeting (With examples on Preparation of Family Cash Budget- personal income & expenditure A/c & Balance sheet)- Some tax planning tips for personal incomes – Insurance Planning – Savings – Investment Planning – Retirement Planning – Consumer Credit & Debts	25 %
2	Investment Avenues What is Investment? – Classification of Investments – Physical, Financial, Marketable, Transferable, Non-marketable – Modes of Investment [a] Security Forms of Investment of Financial Security – Corporate bonds/Debentures – Public Sector Bonds, Preference Shares – Gilt-edged Securities – [b] Non-security Forms of Investment (non-marketable) – Non securitized Financial Securities- Savings Certificates – Money Market Securities – NSS, NSC, PF, Corporate FDs – Life Insurance – Unit Schemes of UTI – Post Office Savings Bank Account – Bank Deposits – Others (Relief Bonds, Indira Vikas Patra, KVP) – [c] Mutual Funds – Concept, Importance, Types – [d] Real estate - Concept	25 %
3	Nature & Scope of Investment Management Concept of investment- Security- security analysis and portfolio - Investment and Speculation-Significance of Investment-Factors favorable for Investment-Features of an Investment Program-Introduction to financial market in brief	25 %
4	Stock Exchange Brief Introduction of stock exchanges-Role of stock exchange in the economy-Role of SEBI - Membership and Listing-Trading and Settlement-Functions of BSE and NSE	25 %

Basic Text & Reference Books:

- Securities Analysis & Portfolio Management-Avadhani V A, Himalaya Publishing House.
- Investment Management-Prasanna Chandra, Tata McGraw Hill.
- Investment Analysis & Portfolio Management –Ranganatham M & Madhumati R, Pearson.
- Investment Management: Security analysis & Portfolio Management-Bhalla VK , S. chand

