

(A-5)

SARDAR PATEL UNIVERSITY

TYBBA EXAMINATION

SEMESTER V (CBCS)

Monday, 23 March 2015

10.30 am to 12.30 pm

UM05CBBA04: PERSONAL FINANCE AND INVESTMENT MANAGEMENT

TOTAL MARKS: 60

- Q-1 (a) Give meaning of Personal Financial Management. What are Goals of PFIM? [08]  
 (b) "Financial Planning has its own importance in our life" Explain the statement [07]

OR

- Q-1(a) What is importance of family cash budget in modern life? [08]  
 (b) From the following forecast of income & expenditure of Mr. Sharma, Prepare a cash budget for three months commencing from 1Jan.2014, when the bank b/s in savings a/c is estimated to be Rs 15000 & cash on hand Rs 3750 [07]

Months	Salary Income (Rs)	Grocery Exp(Rs)	Electricity Bill (Rs)	Telephone bill(Rs)	School Fees (Rs)	Income tax (Rs)
Dec.13	28500	4350	1250	800	750	2500
Jan.14	30000	4500	1300	850	750	2500
Feb.14	30000	4650	1250	900	750	3000
March 14	30000	4750	1350	900	1500	-

Other Information:

- Salary of actual month is to be calculated in the next month.
- Electricity bill & Telephone bill of every month to be paid in the next month.
- Monthly installments of Rs 3500 on Car loan to be paid in the next month.
- Rs 4000 rent payable every month.
- Servant's salary of Rs 1000 to be paid every month.
- Interest on Govt. Bonds amounting to Rs 3000 is to be received in March 14.
- LIC premium of Rs 2500 is to be paid in Feb14.
- Rs 3500 payable in March 14 for purchase of Dress & Clothing.
- Every month Rs 2000 to be paid for Petrol.

10 In Jan14 Rs 1500 to be paid for Cosmetics & Other Materials.

- Q-2** Write short note on (i) Endowment assurance(ii) Whole life assurance (iii)Money back plan [15]
- OR**
- Q-2(a)** What do you mean by General Insurance? Why vehicle Insurance is needed? [08]  
**(b)** Write short note on (i)Liability insurance(ii) Medical insurance [07]
- Q-3(a)** Why there is need for Diversified Personal Investment Portfolio? [08]  
**(b)** Write short note on (i) Monthly Income Scheme (ii) Public Provident Fund s [07]
- OR**
- Q-3(a)** Write short note on (i)National saving certificates (ii)Kisan Vikas Patra [08]  
**(b)** Write brief note on: (i)RBI Bonds (ii) Infrastructure Bonds by ICICI &IDBI [07]
- Q-4(a)** Write short note on :i)Growth funds ii)Income funds iii)Monthly Income Plans [10]  
**(b)** Write short note on :Mutual funds in India [05]
- OR**
- Q-4** Write short note on (i)Tax savings funds (ii) Money market funds (iii)Balanced funds [15]

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