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**SARDAR PATEL UNIVERSITY**  
BBA (V Semester) Examination  
Wednesday, 18 March 2015  
10.30 am – 12.30 pm

**UM05CBBA04/09-Personal Finance and Investment Management**

Note: Figures to the right indicate full marks

Total Marks: 60

Q.1 What is Personal Finance? Explain importance of Personal Finance in details (15)

OR

Q.1 Explain the terms Financial Planning and budgeting. Prepare Income & Expenditure A/c of your family by assuming logical figure (15)

Q.2 Explain the basic features of Whole life assurance and Term Assurance (15)

OR

Q.2 Write a short note on settlement of claims and calculate amount of claim and average clause of Sejal Ltd. (15)

Fire occurred on 1<sup>st</sup> September 2013 in the premises of Sejal Ltd. The following information is available from the books.

- Stock as on 1-4-2012 was Rs. 6325
- Purchase from 1-4-2012 to 1-9-2012 was Rs.37600
- Carriage inward expenses and wages Rs.15000
- Sales from 1-4-2012 to 1-9-2012 was Rs.64000
- Goods used by him for private use Rs.625
- The gross profit is calculated 30% on sales and salvage value of stock destroyed was Rs.900
- Stock is insured for Rs.10800

Q.3 Write short notes on: (15)

1) Monthly Income Schemes

2) Postal Life Insurance

OR

Q.3 Write short notes on: (15)

1) Recurring deposit

2) Non marketable financial assets

Q.4 What is Mutual Fund Investment? Explain benefits of Mutual Fund Investment in details (15)

OR

Q.4 Explain any three types of Mutual Funds with details (15)

