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SARDAR PATEL UNIVERSITY
BBA(ISM) - Vth SEM Examination
Personal Finance (UM05CBBS05)
Thursday, Date: 24/11/2016

Time: 02:00 P.M TO 4:00 P.M

Total Marks: 60

Q.1 Define the Personal Finance. Discuss the importance of Personal Finance in details. (15)

OR

Q.1 From the following information prepare three months cash budget of Mr. Suresh from 1-1-2016 to 31-03-2016 . Mr Suresh has cash balance Rs. 30,000 on 1-1-2016. (15)

Months	Salary Income	Food Expenses	Electricity Bills	Phone Bills	School Fees	Income Tax
December 2015	48,000	5,400	1,500	800	1,000	4,000
January 2016	55,000	5,600	1,600	900	1,000	4,000
February 2016	55,000	5,750	1,500	900	1,000	4,000
March 2016	55,000	5,750	1,600	950	2,000	4,000

Additional Information :

1. Salary is to be received in next month.
2. Phone bill of last month is paid in this month.
3. Car loan instalment Rs. 5,000 is to be paid every month regularly.
4. Rs.6,000 house rent paid every month.
5. Rs.1,500 of salary is to be paid to the servant every month.
6. LIC premium Rs.4,500 is payable in a month of February 2016.
7. Clothes are to be purchased in the month of March Rs.5,000.
8. Every month petrol expenses isRs. 2,500.
9. Mediciam premium is payable of Rs.2,000 in the month of January 2016.

Q.2 What do you mean by Personal Investment Portfolio? Discuss importance of Diversified Personal Investment Portfolio. (15)

OR

Q.2 Write a Note on:

1. Zero Coupon Bond
2. PPF
3. GDRs

Q.3 Define Mutual Fund. Explain various types of Mutual Fund in details. (15)

OR

Q.3 Discuss Limitations of Mutual Fund in details. Elaborate the present situation of Mutual Fund in India. (15)

Q.4 (A) Discuss Characteristics of Endowment Assurance Plan. (08)

(B) Explain features of Medical Insurance (07)

OR

Q.4 (A) Write a note on Whole Life Assurance plan. (05)

(B) A fire occurs as on 01-9-2016 in the premises of Mahesh Mehta. From the following Particulars ascertain that the claim to be prefer. (10)

1. Stock as on 1-4-2016 Rs.12,650.
2. Purchase from 1-4-2016 to 1-09-2016 Rs.25,200.
3. Manufacturing Expenses and Wages Rs.30,000.
4. Sales from 1-4-2016 to 1-09-2016 wereRs. 78,000.
5. The rate of Gross Profit is 30% on cost. The stock salvage value was Rs.800.

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