

[6/A-4]

SEAT No. _____

No. of printed pages 2**SARDAR PATEL UNIVERSITY****B.B.A (Information System Management)-5th semester EXAMINATION****MONDAY, 29th OCT., 2018****10:00 a.m. to 12:00 p.m.****PERSONAL FINANCE (UM05CBBS05)****Total Marks 60**

- Q-1** From the following forecast of income and expenditure of Mrs. XYZ prepare a cash budget for three months commencing from 1 January 2009, when bank balance in saving account is estimated to be Rs 15000 and cash on hand Rs 3750. 15

Months	Salary Income	Grocery	Electricity Bill	Telephone Bill	School Fees	Income Tax
Dec 08	28500	4350	1250	800	750	2500
Jan 09	30000	4500	1300	850	750	2500
Feb 09	30000	4650	1250	900	750	3000
March 09	30000	4750	1350	900	1500	-

Other Information

1. Salary of actual month is to be calculated in the next month.
2. Electricity bill & telephone bill of every month is paid to be next month.
3. Monthly installment of Rs 3500 on car loan to be paid regularly.
4. Rs 4000 rent payable every month.
5. Servant's salary of Rs1000 to be paid every month.
6. Interest of government bonds. Amounting to Rs 3000 is to be received in March 09.
7. LIC premium of Rs 2500 is to be paid in Feb. 09.
8. Rs 3500 payable in march 09 for purchase of dress & clothing.
9. Every month Rs 2000 to be paid for petrol.
10. In Jan. 09 Rs 1500 to be paid for cosmetics & other materials.

OR

- Q-1** (A) Give meaning of Personal Finance. What are goals of Personal Finance? 08
 (B) "Financial Planning has its own importance in our Life" explain the statement. 07

- Q-2** Write a note on: (1) RBI Relief Bond (2) Zero Coupon Bond (3) ADRs 15

OR

- Q-2** Write a note on: (1) Recurring Deposits (2) Post Office Schemes (3) GDRs 15

[P.T.O.]

(1)

Q-3 Explain types of Mutual Funds with details. 15

OR

Q-3 What is Mutual Fund Investment? Explain important of Mutual Fund Investment in details. 15

Q-4 (A)What do you mean by General Insurance? Why Vehicle Insurance is needed? 08

(B) Write short notes on: (1) Liability Insurance (2) Medical Insurance 07

OR

Q-4 Write a note on: (1) Endowment Assurance (2) Whole Life Assurance Plan (3) Term Assurance 15



2