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SARDAR PATEL UNIVERSITY
B.COM. Examination, VI Semester
Monday, 4th April, 2016

Session: Morning Time: 10.30 a.m. to 12.30 p.m.

Subject Code: UB06CCOM06

Subject: PERSONAL FINANCE & INVESTMENT MANAGEMENT

Total Marks: 60

Q1[a] What is financial planning? What are the goals and importance of Personal Financial Management? [15]

OR

Q1[a] From the following forecast of income & expenditure of Mr. Verma, prepare a cash budget for three months commencing from 1st Jan.2015, when the bank balance in savings a/c is estimated to be Rs. 15000 & cash on hand Rs. 3750 [15]

Months	Salary Income (Rs)	Grocery	Electricity Bill (Rs)	Telephone bill(Rs)	School Fees (Rs)	Income tax (Rs)
Dec.14	28500	4350	1250	800	750	2500
Jan.15	30000	4500	1300	850	750	2500
Feb.15	30000	4650	1250	900	750	3000
March 15	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 to be paid in the next month.
3. Monthly installments of Rs 3500 on Car loan to be paid regularly.
4. Rs 4000 rent payable every month.
5. Servant's salary of Rs 1000 to be paid every month.
6. Interest on Govt. Bonds amounting to Rs 3000 is to be received in March 2015.
7. LIC premium of Rs 2500 is to be paid in February 2015.
8. Rs 3500 payable in March 2015 for purchase of Dress & Clothing.
9. Every month Rs 2000 to be paid for Petrol.
10. In Jan 2015 Rs 1500 to be paid for Cosmetics & Other Materials.

Q2[a] What is investment? Discuss the classification of investment. [10]

Q2[b] Write a brief note on security forms of investment. [05]

OR

Q2[a] Explain in detail non-security forms of investment. [15]

Q3[a] Explain the terms, security and security analysis and discuss the features of investment. [10]

Q3[b] Differentiate between Investment and Speculation. [05]

OR

Q3[a] What factors are favorable for investment? [08]

Q3[b] Write a brief note on financial markets. [07]

Q4[a] What role does a stock exchange play in the economy of a country? [08]

Q4[b] Discuss the procedure of trading and settlement at the stock exchange. [07]

OR

Q4[a] Write a note on: [15]

1. Role of SEBI

2. Functions of NSE

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