

Faculty of Management & Commerce			
Ramaiah University of Applied Sciences			
Department	Management Studies		
Course	All Courses		
Batch	2017 /2018		Course Start Date
Course Code	OMC451B	Last date for Report Submission at Exam Centre:	
Course Title	Personal Finance		
Course Leader	N. Suresh		

Assessment (CE + SEE)			
Reg.No.		Name of the Student	

Component - 1:					
Sections	Marking Scheme		Marks		
			Max Marks		
Part-A (CO1, CO3, CO5)		Prepare Personal Budget for the period of five years from 2022-2027 with the details assuming an income increment of 5-10% for each year which should include			
	A.1	Plan for Unexpected Expenditure, Fixed Expenses and Variable Expenses	5		
	A.2	Plan for Savings and Investments for retirement	5		
	A.3	Plan for Health and Property Insurance	5		
	A.4	Conclusion of the study with stance and justification	3		
		Part-A, Max Marks		18	
Part-B (CO2)		Prepare monthly Amortisation schedule for loan assuming rate of interest for			
	B.1	Short term/Medium for 1-6 Years	5		
	B.2	Long term for 10-15 years	5		
	B.3	Conclusion of the study with stance and justification	2		
		Part-B, Max Marks		12	
Part-C (CO4)	C.1	Select two stocks of your choice listed in National stock exchange from different sector and collect previous five-year monthly data of share prices of selected stock and corresponding index data.	6		
	C.2	Determine Systematic and Unsystematic risks of each stock	8		
	C.3	Determine the Expected return of the stocks using CAPM Model assuming risk free return as 6%.	4		
	C.4	Conclusion of the study with stance and justification	2		
		Part-C, Max Marks		20	
		Total Component 1 (CE)		50	

Component - 2: Examination			
Examination	Max Marks	First Examiner Marks	Second Examiner Marks
SEE	50		
SEE marks reduced to 50 Marks			

Component-1 (CE)Total 50			Pass		Fail	
Component-2: SE Examination - 50			Pass		Fail	
Course Marks (Max 100)			Pass		Fail	
IMPORTANT: 1. Component 1 and 2 total marks have to be rounded off to the next higher integer and entered in the above fields. 2. A minimum of 40% required for a pass in both components.						
Signature of Course Leader			Signature of Student			