



**FINANCIAL MANAGEMENT
FINANCIAL SERVICES
[DISCIPLINE SPECIFIC ELECTIVE]**

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| Semester: IV | Credits: 2+2 | Subject Code: BB42106B | Lectures: 48 |
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Course Outcomes:

At the end of this course, the learner will be able to,

- Describe in detail the Financial System in India.
- Interpret the meaning, importance and functioning of the Financial Markets in India.
- Compare the different types of Financial Markets.
- Identify the Role of Financial Intermediaries in the Financial System.
- Explain and examine the various Financial Services provided by the Financial Institutions in India.
- Restate the Need and Importance of the Depository System in India
- Describe the usage of computers and technology in business.

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| Unit 1: Overview of the Indian Financial System | 10 |
| <ul style="list-style-type: none"> • Financial System – Meaning, Definition and features • Functions, Role and Structure of the Indian Financial System • Weaknesses of the Indian Financial System • Constituents of the Indian Financial System: Financial Markets, Financial Institutions, Financial Assets, Financial Services • An Overview of the Indian Financial System post 1991. | |

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| Unit 2: Financial Markets | 14 |
| <ul style="list-style-type: none"> • Indian Money Market <ul style="list-style-type: none"> ○ Features and Structure ○ Money Market Instruments: Call/notice money, Term money, Treasury bills, Certificate of deposits, Commercial papers ○ Reforms in the Indian Money Market post 1991 • Indian Capital Market <ul style="list-style-type: none"> ○ Features and Structure ○ Stock Exchanges in India-Bombay Stock Exchange Ltd., National Stock Exchange Ltd. Over-The-Counter-Exchange of India Ltd. ○ Reforms in the Indian Capital Market, post 1991 ○ Difference between Money Market and Capital Market • Introduction to Foreign Exchange Market-Meaning and Features • Financial Intermediaries: Merchant Bankers, Underwriters, Depositories, Brokers, Sub-brokers and bankers. | |

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| Unit 3: Financial Services in India | 14 |
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| <ul style="list-style-type: none"> Financial Services in India-Meaning and Features Kinds of financial services-Asset/Fund based services and Fee/Advisory based services Fund based services-Bill Discounting, Venture Capital, Hire-Purchase and Consumer Credit, Housing Finance Fee based services-Issue Management, Portfolio Management, Credit Rating, Stock Broking Depository system and Dematerialization-Constituents of Depository System, National Securities Depository Ltd. (NSDL)-Formation and functioning, Central Depository Services (India) Ltd. (CDSL)-Formation, Features and facilities offered Dematerialization of Shares-Meaning, Steps involved in Dematerialization Advantages of the Depository System. | |
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| Unit 4: Computer Laboratory/Project Work | 10 |
| <p>Indicated Topics for Lab Work: (Any five)</p> <p>Computers in Banking and Financial Institutes</p> <ul style="list-style-type: none"> Concept of Core Banking, standalone system and new integrated system Basics of Banking Software, Web server technology, Standards for Core Banking Software General Guidelines for using software, Cloud Security Online banking, internet banking UPI payments and Payment gateways, Security aspects for the same. Free online Banking Software by using Projects Mobile Banking Customer Relationship Management Cyber Security Policy Bazaar Tally, SAP Cryptocurrency Fintech Stock Market Trading | |

***Contact hours – 12 hours**

Scheme of Marking

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| Project work Viva-voce | 50 Marks |
| End-semester Examination | 50 Marks |

Recommended Text Books:

- Machiraju H.R. *Indian Financial System* Vikas Publications, 2006.
- N.M. Vechalekar Rekha Kankariya *Financial Services* Nirali Prakashan, 2015.

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Reference Books:

- Khan M.Y. *Indian Financial System*, Tata McGraw-Hill Publishing Company Ltd., 2011.
- Bhole L. M. *Financial Institutions and Markets Structure*, Growth and Innovations Tata McGraw Hill Publishing Company Ltd., 2011.
- Dr. Gurusamy S. *Financial Services and Markets* Vijay Nicole Imprints Pvt. Ltd. 2004.
- Dr. Gurusamy S. *Financial Markets and Institutions* Vijay Nicole Imprints Pvt. Ltd., 2004.
- Saha Siddhartha Sankar *Indian Financial System and Markets* McGraw-Hill Education India, 2013
- Batra G.S. *Financial Services and Markets* Deep and Deep Publications Pvt. Ltd., Pub Year 2002, Reprint 2005)
- Kothari Rajesh. *Financial Services in India Concept and Application* Sage Publications. 2010.
- Saunders Anthony and Cornett Marica Millon *Financial Markets and Institutions - An Introduction to the Risk Management Approach* 3rd Ed
- Frederic Mishkin and Stanley Eakins. “*Financial Markets and Institutions*”. 2006. Pearson 5th Edition.
- Bharati Pathak *Indian Financial System* Pearson 2014.
- Gordon E. Natarajan K. *Financial Markets and Institutions* Himalaya Publishing House 1999.

Websites:

- www.rbi.org.in
- <https://www.sebi.gov.in/>
- <https://economictimes.indiatimes.com/>
- <https://www.moneycontrol.com/>
- <https://www.bseindia.com/>
- <https://www.nseindia.com/>

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| Chairperson (HoD) | Ms. Elizabeth Kanade | | |
| Faculty (Internal) | Mrs. Rekha Kankariya | | |
| Faculty (Internal) | Mrs. Deepanjali Mazumder | | |
| Subject Expert (outside SPPU) | Ms. Soma Kulshrestha | | |
| Subject Expert (outside SPPU) | Mr. Ashok Kokate | | |
| VC Nominee (SPPU) | Dr. Shweta Jain | | |
| Industry Expert | CA Ms. Timsi Rajpal | | |
| Alumni | Ms. Devi Krishna | | |

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