



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

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.

**Unit 1: Overview of the Indian Financial System**

10

- 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.

**Unit 2: Financial Markets**

14

- Indian Money Market
  - 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
  - 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.

**Unit 3: Financial Services in India**

14

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- 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.

#### Unit 4: Computer Laboratory/Project Work

10

##### Indicated Topics for Lab Work: (Any five)

Computers in Banking and Financial Institutes

- 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

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* 3<sup>rd</sup> Ed
- Frederic Mishkin and Stanley Eakins. "Financial Markets and Institutions". 2006. Pearson 5<sup>th</sup> 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](http://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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