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| **Program: Bachelor of Management Studies (2023-24)** | **Semester II** |
| **Course: Fundamentals of Financial Services** | **Course Code:** |
| **Teaching Scheme** | **Evaluation Scheme** |
| **Lecture****(Hours per week)** | **Practical (Hours per week)** | **Tutorial (Hours per week)** | **Credits** | **Continuous Assessment (CA)** | **Semester End Examinations (SEE)** |
| **3** | **-** | **-** | **3** | **40** | **60** |
| **Learning Objectives:** * To Understand the structure of the Indian financial system.
* To get an acquaintance of the structure, role and functioning of each of its constituents with special emphasis on Financial institutions, insurance and financial markets..
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| **Course Outcomes:** After completion of the course, learners would be able to: CO1: Familiarize Students with recently Introduced FSCO2: Comprehend constituents of financial system namely: financial markets, financial institutions, financial regulators and financial instruments, which will help them gain more in-depth understanding of different financial assetsCO2: Apply financials Basics.  |
| **Outline of Syllabus: (per session plan)**

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| --- | --- | --- |
| **Module**  | **Description**  | **No of Hours**  |
| **1** | **An overview of Financial System and its constituents** | **13** |
|  **2** | **Financial Institutions** | **10** |
| **3** | **Introduction to Insurance** | **10** |
| **4** | **Introduction to Financial Markets** | **12** |
| **Total** | **45** |
|  | **-** |

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| Unit | Topic | **No. of Hours**  |
| **Module 1**  | **An overview of Financial System and its constituents:** * Financial Markets – Types of Financial markets, functions
* Financial Institutions - Classification and role of each type of institution
* Financial Instruments and services – Types of financial instruments Financial services - Need for financial services and who provides the same
* Interaction among the 4 constituents of the financial system
 | 13 |
| **Module 2**  |  **Financial Institutions**- * **Reserve Bank of India:** Organisation & Management, Role And Functions
* **Banking sector:** Role, Classification, Role of Commercial banks, Functions, Investment Policy of

Commercial Banks, Liquidity in Banks, Asset Structure of Commercial Banks, Non-Performing Assets, Interest Rate reforms, Capital Adequacy Norms.* **Development Banks:** Characteristics of Development Banks, Need And Emergence of Development Financial Institutions In India, Function of Development Banks.
* **Other Financial Institutions:**

IFCI, ICICI, NBFCs, Investment institutions in India (LIC, GIC)* **Specialized Financial Institutions:** EXIM, NABARD, SIDBI, NHB, SIDC, SME Rating agency of India Ltd, IIFCL, IWRFC (Their role, functions and area of concerns)
* **Micro Finance –** Definition & Characteristics, Micro Finance Institutions.
 | 10 |
| **Module 3**  | **Introduction to Insurance:*** Concept, Basic Characteristics of Insurance, Insurance Company Operations
* Principles of Insurance, Reinsurance, Purpose And Need Of Insurance

Types of Insurance – Life and General Insurance, Different Kinds of Life Insurance Products, Types of General Insurance, Basic Idea About Fire And Marine Insurance and Bancassurance | 10 |
| **Module 4**  | **Introduction to Financial Markets*** **Indian Money Market** – Meaning, Features, Functions, Importance, Defects, Participants, Components (Organized and Unorganized) (in detail) and Reforms
* **Market of Virtual Digital assets – Concepts, Types, Virtual Digital Assets Vs Digital Currency**
* **Indian Capital Market** - Meaning,
* Features,
* Functions,
* Importance,
* Participants,
* Instruments,
* Reforms in Primary and Secondary Market,
* Stock Indices, NSE, BSE
* Depository Receipts - ADR and GDR
 | 12 |

**RECOMMENDED READINGS:**

1. **ESSENTIAL READINGS:**
* Indian authors: M.Bhole, Financial Insitutions and Markets,Tata McGraw Hill
1. SUPPLEMENTARY READINGS:
* V. A. Avadhani, Marketing of Financial Services, Himalaya Publishers, Mumbai

Vasant Desai, Indian Financial Systems, Himalaya Publishers

## Total Marks allotted: 100 marks

## a) Details of Continuous Assessment (CA)

40% of the total marks per course.

Marks allotted for CA is **40 marks.**

Breakup of the 40 Marks is as follows:

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| **Continuous Assessment** | **Details** | **Marks** |
| **Component 1 (CA-1)**  | Internal class test (online or offline)* 3 Class tests will be taken for each course
* Marks scored will be computed as the Best 2 out of 3 tests conducted carrying 10 Marks Each
 | **20 marks** |
| **Component 2 (CA-2)** | Presentations/Project Work/ Viva-Voce/ Book Review/ Field visit & its presentations/ Entrepreneurship Fair/ Documentary filming/ Assignments/Group Discussions Etc. | **20 marks** |

## b) Details of Semester End Examination (SEE)

60% of the total marks per course.

Marks allotted for SEE is **60 Marks.**

Duration of examination will be **Two Hours.**

**QUESTION PAPER FORMAT**

 All Questions are compulsory

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| --- | --- | --- |
| **Q. No.** | **Particulars** | **Marks** |
| Q.1. | Answer in Brief (Any 2 out of 3)a)b)c) | 12  |
| Q.2. | Answer in Brief (Any 2 out of 3)a)b)c) | 12  |
| Q.3. | Answer in Brief (Any 2 out of 3)a)b)c) | 12  |
| Q.4. | Answer in Brief (Any 2 out of 3)a)b)c) | 12  |
| Q.5. | Read the following Case Study and answer the questions that follow. | 12 |



Signature Signature

(Program Chairperson & Vice Principal) (Principal)