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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.. | | | | | | | |
| **Course Outcomes:**  After completion of the course, learners would be able to:  CO1: Familiarize Students with recently Introduced FS  CO2: 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 assets  CO2: Apply financials Basics. | | | | | | | |
| **Outline of Syllabus: (per session plan)**   |  |  |  | | --- | --- | --- | | **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** | |  | | **-** | | | | | | | | |
|  | | | | | | | |
| 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

|  |  |  |
| --- | --- | --- |
| **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 |

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Description automatically generated

Signature Signature

(Program Chairperson & Vice Principal) (Principal)