

Program: Bachelor of Management Studies				Semester II	
Course: Fundamentals of Financial Services (2024-25)				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:					
<ul style="list-style-type: none"> • Define the Financial System and list its four main constituents: Financial Markets, Financial Institutions, Financial Instruments, and Financial Services. • Apply knowledge of the Indian Money Market, Capital Market and various financial institutions and analyze their role in the Indian Economy. • Analyze the factors influencing the liquidity in Banking Sector, conducting a comparative analysis of different types of insurance products and evaluating various funding options available for the corporates for raising funds considering factors such as cost, risk, and market conditions. • Critically reviewing current scenario of financial markets, institutions, instruments, and services in the Indian financial system. 					
Course Outcomes:					
<ol style="list-style-type: none"> 1. The learners will be able to define the Financial System and list its four main constituents: Financial Markets, Financial Institutions, Financial Instruments, and Financial Services. 2. The learners will be equipped to analyze and evaluate the role of Indian Money Market, Capital Market, and various Financial Institutions and understand their complex interactions within the financial system. 3. The learners will develop the ability to critically assess financial strategies, propose solutions, and apply their knowledge to real-world scenarios preparing them to navigate complex financial decision-making processes considering factors such as cost, risk, and market conditions. 4. The Learners will be able to comprehend the holistic functioning of the financial system and make informed decisions considering the interconnected nature of its components. 					
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	
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Unit	Topic	No. of Hours
Module 1	<p>An overview of Financial System and its constituents:</p> <ul style="list-style-type: none"> • 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	<p>Financial Institutions-</p> <ul style="list-style-type: none"> • Reserve Bank of India: Organization & 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	<p>Introduction to Insurance:</p> <ul style="list-style-type: none"> • Concept, Basic Characteristics of Insurance, Insurance Company Operations 	10

	<ul style="list-style-type: none"> Principles of Insurance, Reinsurance, Purpose And Need Of Insurance <p>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</p>	
Module 4	<p>Introduction to Financial Markets</p> <ul style="list-style-type: none"> 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, <ul style="list-style-type: none"> Features, Functions, Importance, Participants, Instruments, Reforms in Primary and Secondary Market, Stock Indices, NSE, BSE Depository Receipts - ADR and GDR 	12

RECOMMENDED READINGS:

Essential readings

- 1) Financial Institutions and Markets (Structure, Growth & Innovations) by L.M.Bhole & Jitendra Mahakud, Tata McGraw Hill, 6th Edition (2021)
- 2) Elements of Banking and Insurance– By Jyotsna Sethi & Nishwan Bhatia Edition 2, August 2015
- 3) Indian Financial System– By Bharati Pathak – Pearson – Edition 5. 2019

Supplementary Reading:

- 1) Insurance Principles and Practice, M.N. Mishra, Dr. S.B. Mishra, S Chand & Company PVT. LTD Money and Financial Market – By Niti Bhasin – new Century Publication – 2020
- 2) Cryptoassets: The Innovative Investor's Guide to Bitcoin and Beyond – By Chris Burniske and Jack Tatar- McGraw-Hill Education 2017

Prepared by:

Approved by:

Signature
Head of Department Management

Signature
(Principal)

PAPER PATTERN:

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:

Continuous Assessment	Details	Marks
Component 1 (CA-1)	Internal class test (online or offline) MCQs/Explain the concepts/Answer in brief/Case study or application based questions.	20 marks
Component 2 (CA-2)	Presentations/Project Work/ Viva-Voce/ Book Review/ Field visit & its presentations/ 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	12

	follow.	
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Signature

(Program Chairperson & Vice Principal)

Signature

(Principal)