

**Subject Code: 1MS2020332**

**Subject Title: Banking and Financial Services**

### 1. Course Objectives and Outline:

In this changing financial scenario, students of management need to learn about broad framework of Financial System, its constituents, their linkages and the regulatory mechanism under which it operates. The course content includes a study of the financial markets, financial intermediation and different financial services. The specific objectives of the course include:

- To familiarize the students with Indian Financial Systems.
- To equip the students with the theoretical and practical knowledge of different Banking and Financial Services.

### 2. Teaching Scheme (Hours per week)

Lecture (Hrs.)	Tutorial	Practical	Credit	Evaluation Scheme (Marks)		Total
				University Assessment	Internal Assessment	
4	-	-	4	60 Marks	40 Marks	100 Marks

### 3. Syllabus

Module No.	Contents	Total Hours	Weight
1	Introduction to banking system: Introduction to Banking, Role of Commercial Banking in the Economy, Structure, Growth and Development of Banking in India Indian capital markets; Mutual Funds; Merchant Banking; Origin and evolution of Indian Banking, Changes in the role and functions of Commercial Banks; Role of RBI, functions of RBI	12	25%
2	Financial Markets & its instruments: Financial System and Financial Markets- Meaning, Types, Classification of Financial Markets, Money Market, Capital Market, Primary Market, Secondary Market, Debt Market-Regulatory body & its role, Reforms & its impact, Plastic Money (Debit, Credit & Smart Card)	12	25%
3	Financial Services and non depository institutions: Merchant Banking, Factoring, Forfeiting Leasing, Securitization, Custodian Services, Mutual Funds–performance, evaluation of mutual funds, Depository services – legal aspects SEBI governance	12	25%
4	Merchant Banking, Credit Rating, Venture Capital, Leasing and Hire Purchase, Letter of Credit, Bills Discounting and	12	25%

	Bills Financing, Management of Non Banking Financial Companies and Microfinance		
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#### 4. Course Pedagogy

The Pedagogy of the subject involves Lectures, Case Studies, Real life Business Scenarios. Students will be given group tasks and assignments.

#### 5. Suggested Readings

##### a. Books

- 1 The Indian Financial system –Market, Institutions and Services; by Bharti V Pathak, ; Pearson publication
- 2 Financial Services; by M.Y Khan, Tata McGraw Hill publication
- 3 Financial Institutions and Markets; by L M Bhole; Tata McGraw-Hall publication
- 4 Financial markets and Institutions; by S. Gurusamy; Thomson publications
- 5 Financial Markets and Financial Services; by Vasant Desai, Himalaya publications
- 6 Indian Financial System; by H. R. Machiraju; Vikas Publishing House
- 7 Financial Services & System; by K Sasidharan; Tata McGraw-Hall publication

##### b. Journals/Magazines

- Journal of Banking & Finance, Elsevier
- International Journal of Bank Marketing: For the Financial Services Sector ,Emerald publishing
- Vikalpa, Sage publication& Indian Institute of Management, Ahmadabad
- Journal of Financial Services Research, Springer

#### 6. Evaluation Scheme

Sr. No.	Component	Weight
1	<b>University Examination</b>	<b>60%</b>
2	<b>Internal Assessment</b> -Depending on the need and objectives of the subject, internal assessment should include minimum three of the following sub-components; <i>Class Test, Quiz, Assignments, Case Presentation, Class Participation, Projects, Team/Individual Assignments.</i> -The weightage of a sub-component should not exceed 50% of internal assessment component weight. - The bifurcation of sub-components shall be communicated by the instructor before commencement of the academic sessions.	<b>40%</b>