Faculty of Commerce
M.Com (Semester - II)
In Effect from Academic Year 2026-27

Branch Name:	M.Com
Program Code:	CM201
Course Name:	Financial Services
Course Code:	3CM2010222
Pre-requisite Course:	Basic knowledge of Financial Market and services Management.

Course Objectives:

1. To enrich student's understanding of the fundamental concepts and working of financial service institutions.
2. Understand the mechanics and regulation of financial securities exchanges.
3. To equip students with the knowledge and skills necessary to become employable in the financial service industry.

Teaching and Examination Scheme:

Teaching Scheme (Hours per week)				Evaluation Scheme (Marks)				
				Theory (Marks)		Practical (Marks)		
Lecture (L)	Tutorial (T)	Practical (P)	Credit	University Assessment	Continuous Assessment	University Assessment	Continuous Assessment	Total (Marks)
4	**--**	**-**	**4**	**50**	**50**	**-**	**-**	**100**

Subject Contents:

Sr. No	Topic	Total Hours	Weightage (%)
1	**Mutual Funds:** Meaning, Concepts of Mutual Funds, Growth of Mutual Fund Industry in India; Organization of a Mutual Fund; Types of Mutual fund Scheme; Role of intermediaries and marking of Mutual funds; Method of investing in mutual fund scheme; tax implication for mutual fund investors.	15	25%
2	**Venture Capital, Insurance and Credit Ratings:** Concept, history and evolution of VC, the venture investment process, various steps in venture financing. Concept, classification, principles of insurance, IRDA and different regulatory norms, operation of General Insurance. Health Insurance, Life Insurance. Introduction, types of credit rating, advantages and disadvantages of credit ratings, Credit rating agencies and their methodology, international credit rating practices.	15	25%
3	**Investment Banking:** Investment Bank; Functions and its type, Investment banking services, Merchant banking service, Housing Finance; Role of Housing and housing finance in economy, Policy initiative and measures to develop housing finance in India, Types of housing loan. Marketing Strategies of Housing finance institutions, role of national housing bank.	15	25%
4	**Banking and non-banking services:** Importance and functions of banks, development of banking in India, schedule commercial bank, mobilization, landing and investment of funds by banks, Reforms in banking system, payment and settlement system, diversification in banking operations, regional rural bank, cooperative banking, non-banking finance companies, development banking Micro finance and financial inclusion.	15	25%

Text Books:

1.Khan M.Y. “Indian Financial System”, Mc Graw Hill, 6th Edition

Reference Books:

1. Bharati V. Pathak, “Indian Financial System”3rd Edition, Pearson Education
2. Financial Market & Institutions: L.M.Bhole
3. Indian Financial System: M.Y.Khan, Sixth Edition, Mc Graw Hill
4. Machiraju, H.R., “Indian Financial System”, Economic Times.
5. Sardar H.C. :Financial Markets” 1st Ed., Sudhir Prakashan, Ahmedabad (Gujarati)
6. Pathak Bharati V. ”Indian Financial System”, Pearson Education, 3rd Edition.

List of Open-Source Software/learning website:

1. https://www.youtube.com/watch?v=QUHJSvaHV28
2. https://www.youtube.com/watch?v=qqy7dSB9jcg

LAB/Practical

Course Learning Outcomes (CLO): On completion of this course, the students will be able to:

CLO	Description	Bloom's Taxonomy Level
CLO1	Explain the concepts, structure, types, and growth of mutual funds in India along with investment procedures and tax implications.	2 Understanding 3.Applying
CLO2	Analyze the venture capital financing process, insurance principles, and credit rating mechanisms including their role in financial markets.	2 Understanding
CLO3	Evaluate the functions and services of investment banking and merchant banking in the financial system.	2 Understanding 4 Analyzing
CLO4	Explain the role, policies, and marketing strategies of housing finance institutions and the significance of housing finance in economic development.	2 Understanding 3.Applying
CLO5	Analyze the structure and functions of banking and non-banking financial institutions, including financial inclusion and microfinance.	2 Understanding 5 Evaluating
CLO6	Assess reforms, innovations, and regulatory frameworks in the financial services sector for effective financial decision-making.	2 Understanding 1 Remembering

Mapping of CLOs with Pos & PSOs

Course Learning Outcomes (CLOs)	Program Outcomes (POs)						Program Specific Outcomes (PSOs)	
	PO1	PO2	PO3	PO4	PO5	PO6	PSO1	PSO2
CLO1	M			H		L	L	M
CLO2		M		H		M		M
CLO3	M			L	H	L	H	
CLO4		M	H			L		H
CLO5	M		H		L		M	
CLO6		L		M		M	H	

H: High, M: Medium, L: Low