



**TEACHING PLAN: FINANCIAL MARKETS INSTITUTIONS AND SERVICES**

<b>SCHOOL: ASOM</b>		<b>ACADEMIC SESSION:2023-24</b>		<b>B. Com. (H), Semester-VI FOR STUDENTS' BATCH: 2021-24</b>	
<b>1</b>	<b>Course code</b>	<b>COM-603</b>			
<b>2</b>	<b>Course Title</b>	<b>FINANCIAL MARKETS INSTITUTIONS AND SERVICES</b>			
<b>3</b>	<b>Credits</b>	<b>6</b>			
<b>4</b>	<b>Learning Hours</b>	<b>Contact Hours (Class room and Tutorial)</b>		<b>60</b>	
		<b>Assessment</b>		<b>20</b>	
		<b>Guided Study</b>		<b>20</b>	
		<b>Total hours</b>		<b>100</b>	
<b>5</b>	<b>Course Objective</b>	<ul style="list-style-type: none"> <li>To familiarize the student with the operations of Indian financial markets and basic concepts of different financial services along with the banking system.</li> <li>To enrich student's understanding of the fundamental concepts and working of financial service institutions.</li> <li>To equip students with the knowledge and skills necessary to become employable in the financial service industry.</li> </ul>			
<b>6</b>	<b>Course Outcomes</b>	<p>After completing the course, the student shall be able to:</p> <p>CO1: Understand the role and function of the financial system in reference to the macro economy.</p> <p>CO2: Demonstrate an awareness of the current structure and regulation of the Indian financial services sector.</p> <p>CO3: Evaluate and create strategies to promote financial products and services.</p> <p>CO4: To enrich student's understanding of the fundamental concepts and working of financial service institutions.</p> <p>CO5: Learn contemporary knowledge and skills necessary to become employable in the financial service industry.</p>			
<b>7</b>	<b>Outline syllabus:</b>				
<b>7.01</b>	<b>Unit</b>	<b>Sub-Unit</b>	<b>Introduction</b>	<b>Reference number</b>	<b>lectur es</b>
<b>7.02</b>	<b>Unit I: Introduction to the Financial System</b>	(a)	Introduction to the Financial System Nature and role of financial system, financial system and financial markets, government intervention in the financial system.	T1: 3-23 T2: 1.3-2.32	4
		(b)	Informal and formal financial system, components of formal financial system.	ICSI notes	4

			<a href="https://www.youtube.com/watch?v=Oiwoj4q0Aj4">https://www.youtube.com/watch?v=Oiwoj4q0Aj4</a>		
		(c)	Financial institutions, intermediaries, markets and services, functions and weaknesses of Indian Financial System	T1: 57-68 T2: 1.4-1.13	4
7.03	<b>Unit II: Introduction to Financial Markets</b>	(a)	Introduction to Financial Markets. Money market and Capital market, <a href="https://www.youtube.com/watch?v=diIBAKh-1VM">https://www.youtube.com/watch?v=diIBAKh-1VM</a>	T2:9.1-9.32	4
		(b)	Money market instruments- T Bills, CPs & CDs. <a href="https://www.youtube.com/watch?v=zTaEjXH_E44">https://www.youtube.com/watch?v=zTaEjXH_E44</a>	T1: 605-622	4
		(c)	Capital Market-primary and secondary, methods of raising capital, Derivative concepts, Role of SEBI. <a href="https://www.youtube.com/watch?v=Dup784bor9I">https://www.youtube.com/watch?v=Dup784bor9I</a>	T1: 714-	4
7.04	<b>Unit III: Introduction to Financial services</b>	(a)	Concept of Fund based and Fee based financial service.	ICSI notes	4
		(b)	Conceptual aspect of factoring, forfeiting, credit rating, bill discounting, leasing, securitization and consumer finance.	ICSI notes	4
		(c)	Evaluation of strategic decisions regarding factoring, leasing and merger & acquisitions.	ICSI notes	4
7.05	<b>Unit IV: Insurance and Mutual funds</b>	(a)	Basic concepts of insurance.	T1: 16.1-16.75	3
		(b)	Basic concepts of mutual funds. <a href="https://www.youtube.com/watch?v=YhqzgDn1jWc">https://www.youtube.com/watch?v=YhqzgDn1jWc</a>	T1: 15.1-15.75	3
		(c)	Role of IRDA and AMFI	T2: 390-405 & 435-459	4
7.06	<b>Unit V: Introduction to Banking</b>	(a)	An overview of the different activities performed by a bank. <a href="https://www.youtube.com/watch?v=B9IUJCEsf-Y">https://www.youtube.com/watch?v=B9IUJCEsf-Y</a>	T1: T2: 241-242	4
		(b)	Retail Banking: Concepts, forms and products of retail banking. <a href="https://www.youtube.com/watch?v=-12ZBmHDno0">https://www.youtube.com/watch?v=-12ZBmHDno0</a>	T2: 285-292	4

		(c)	Corporate Banking: meaning, nature, functions and products. <a href="https://www.youtube.com/watch?v=mmsFIbUu8UE">https://www.youtube.com/watch?v=mmsFIbUu8UE</a>	T2:295-321	4
<b>8</b>	<b>Course Evaluation</b>				
<b>8.10</b>	<b>CA: 40%</b>				
<b>8.1</b>	<b>Attendance</b>	5%			
<b>8.12</b>	<b>Homework</b>	20%			
<b>8.13</b>	<b>Quizzes</b>	15%			
<b>8.14</b>	<b>Projects</b>	5%			
<b>8.15</b>	<b>Presentation</b>	15%			
<b>8.16</b>	<b>Any other</b>	--			
<b>8.2</b>	<b>MTE(IA)</b>	20%			
<b>8.3</b>	<b>End-term examination: 60%</b>				
<b>9</b>	<b>Text Books &amp; References</b>				
<b>9.1</b>	<b>Text books</b>	<ol style="list-style-type: none"> <li>L. M. Bhole &amp; Jitendra Mahakud ,“Financial Institutions and Markets- structure, growth and innovations”, Tata McGraw Hills Publication</li> <li>Y M Khan, Indian Financial System, tata McGraw Hill Education Privated Ltd., New Delhi.</li> </ol>			
<b>9.2</b>	<b>References</b>	<ul style="list-style-type: none"> <li>E. Gordon &amp; K. Natarajan "Financial Markets and Services", Himalaya PublishingHouse</li> <li>Clifford Gomez "Financial Markets, Institutions and Financial Services", Prentice Hall of India</li> <li>“Financial Markets and Institutions-An Introduction to the Risk Management Approach” A. Saunders &amp; M. M. Cornett. Tata McGraw Hills Publication</li> <li>“Indian Financial System” Bharti Pathak, Pearson Education.</li> </ul>			
<b>9.3</b>	<b>Video References</b>	<a href="https://www.youtube.com/watch?v=Oiwoj4q0Aj4">https://www.youtube.com/watch?v=Oiwoj4q0Aj4</a> <a href="https://www.youtube.com/watch?v=zTaEjXH_E44">https://www.youtube.com/watch?v=zTaEjXH_E44</a> <a href="https://www.youtube.com/watch?v=Dup784bor9I">https://www.youtube.com/watch?v=Dup784bor9I</a> <a href="https://www.youtube.com/watch?v=diIBAKh-1VM">https://www.youtube.com/watch?v=diIBAKh-1VM</a> <a href="https://www.youtube.com/watch?v=YhqzgDn1jWc">https://www.youtube.com/watch?v=YhqzgDn1jWc</a> <a href="https://www.youtube.com/watch?v=B9IUJCEsf-Y">https://www.youtube.com/watch?v=B9IUJCEsf-Y</a> <a href="https://www.youtube.com/watch?v=-l2ZBmHDno0">https://www.youtube.com/watch?v=-l2ZBmHDno0</a> <a href="https://www.youtube.com/watch?v=mmsFIbUu8UE">https://www.youtube.com/watch?v=mmsFIbUu8UE</a>			
<b>10</b>	<b>Methods of Teaching</b>	Class room Lecture, White board, PPT, Group Discussion and Practical Problem-solving Session.			

#### Mapping of Outcomes v. Topics

Outcome no. → Syllabus topic↓	1	2	3	4	5
Paper Code.Unit I (a) to (c)	✓				
Paper Code.Unit II (a) to (c)		✓			
Paper Code.Unit III (a) to (c)			✓		
Paper Code.Unit IV (a) to (c)				✓	
Paper Code.Unit V (a) to (c)					✓

## QUESTION BANK

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### **Unit-I**

- Q.1. What is the importance of financial system in promoting economic growth?
- Q.2. What is a financial system? Discuss the constituents of Indian Financial System.
- Q.3. Define savings ratio? What are the factors that determine savings?
- Q.4. Explain the concept of financial intermediation.
- Q.5. Analyse the monetary policy of Reserve Bank of India. How do repos & reverse repo affect liquidity?
- Q.6. What do you understand by priority sector advances and state their impact on non-performing assets?
- Q.7. What do you understand by liberalisation and discuss its various aspects?
- Q.8. What do you mean by commercial banking? Discuss the various services offered by commercial banks.
- Q.9. Evaluate the role of regional rural banks in poverty alleviation.

### **Unit-II**

- Q.1. What are the components of India financial market? Describe in detail.
- Q.2. Describe different types of financial market?
- Q.3. Write notes on the followings:
  - a) Money Market
  - b) Capital Market
  - c) Indigenous market
- Q.4. Highlight different financial institution in Indian financial market
- Q.5. What do you mean by financial instrument? Describe financial instruments in different financial market.

### **Unit-III**

- Q.1. Highlight financial services available in Indian financial market.
- Q.2. Explain the concept of Fund based and Fee based financial service.
- Q.3. Write notes on the followings:
  - a) factoring,
  - b) forfeiting,
  - c) credit rating,
  - d) bill discounting,
  - e) leasing,
  - f) securitization

### **Unit-IV**

- Q.1. Explain the basic concepts of insurance.
- Q.2. Describe the basic concepts of mutual funds
- Q.3. Write notes on the followings:
  - a) IRDA
  - b) AMFI
  - c) SEBI

### **Unit-V**

- Q.1. What do you mean by a bank? Highlight the functions performed by a bank.
- Q.2. Describe the different types of banks functioning in India.
- Q.3. Give any 8 points of differences between commercial bank and corporate bank.
- Q.4. Critically analyse the role of RBI in Indian Economy.

**PROJECTS (To be given to group of students)**

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- 1. An introduction to the Indian Financial System.
- 2. The role of Indian Financial System in growth and development of India.
- 3. A study of listing process of companies in stock exchange with reference to BSE
- 4. Importance and significance of IRDA in the 21<sup>st</sup> century in India