

**JYOTI NIVAS COLLEGE AUTONOMOUS  
SYLLABUS FOR 2021 BATCH AND THEREAFTER (UNDER NEP)**

**PROGRAMME: B.VOC. (BANKING AND FINANCE)**

**SEMESTER: I - INDIAN FINANCIAL SYSTEM**

**NO. OF HOURS: 60**

**COURSE OBJECTIVES:**

- To understand the historical background of Indian Financial system
- To evaluate the various Investments avenues of Financial Markets.
- To compare and analyse the various financial services offered in the Indian Financial System.

**LEARNING OUTCOMES:**

- Students should be able to analyse the role and functions of the Indian Financial System.
- To assess the various securities market and understand the Regulatory framework
- To be able to identify the various financial and non-financial institutions which can cater to the requirements of the prospect investors?

**UNIT 1: HISTORICAL BACKGROUND**

**08 HRS**

Tracing the history of Indian financial system, components of Indian financial system, contribution of Indian financial system to economic development.

**UNIT 2: FINANCIAL INSTITUTIONS**

**22 HRS**

Commercial Banking - Nationalization of commercial Banks, Narasimhan Committee Report, Structure of Commercial Banks in India, Functions, Asset structure of Commercial banks. Sources of funds. Investment of funds. Investment policy, NPA's. Non-Banking Institutions - SFC's SIDC's LIC, Mutual funds, EXIM Bank- Constitution, objectives and functions.

**UNIT 3: FINANCIAL MARKET**

**12 HRS**

Money Market - Components, Characteristics of a developed money market. Functions and Instruments of Indian money markets.

Capital market - Primary & Secondary - Meaning, Objectives, Functions, Components of Capital Market, Instruments Traded, Methods of Marketing Securities, Components of primary market. Intermediaries, Stock Market, Stock Exchange, NSE, BSE, Derivatives (meaning only).

**UNIT 4: FINANCIAL SERVICES**

**06 HRS**

Classification - Fund Based, Non-Fund Based and Modern Services - Hire Purchasing - Leasing - Portfolio Management - Merchant Banking -Factoring. Debt management- (Concepts only).

**UNIT 5: REGULATORY INSTITUTIONS**

**12 HRS**

RBI - Organisation, objectives, role and functions, monetary policy of RBI. NABARD, SEBI - Organisation and Objectives.

**SKILL COMPONENT**

1. List out various types of brokers associated with stock market.
2. List out the financial services rendered by non-banking financial institutions
3. List the instruments traded in the financial market
4. To learn how to trade shares through dematerialized account

**REFERENCES:**

1. M. Y. Khan - Indian financial System, Tata McGraw Hill
2. L.M. Bhole - Financial institutions & markets, Tata McGraw Hill.
3. P.N. Varshney & D.K., Mittal - India Financial Systems, Sultan Chand & Sons.
4. Shashi K. Gupta, Nisha Aggarwal, Neeti Gupta - Indian Financial System, Kalyani Publishers.
5. Gordan & K. Natarajan - Financial Markets & Services, Himalaya Publishing House.