

# FACULTY OF ECONOMICS & BUSINESS

## SYLLABUS

### FOR

#### PG DIPLOMA IN BANKING, INSURANCE AND FINANCE (CREDIT BASED EVALUATION AND GRADING SYSTEM) (SEMESTER: I & II)

Session: 2019–20



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## GURU NANAK DEV UNIVERSITY AMRITSAR

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PG DIPLOMA IN BANKING, INSURANCE AND FINANCE (SEMESTER I & II )  
(CREDIT BASED EVALUATION AND GRADING SYSTEM)

**SCHEME**

**SEMESTER-I**

<b>Paper</b>	<b>Title</b>	<b>Credit</b>	<b>L</b>	<b>T</b>	<b>P</b>	<b>Mid Sem. Marks</b>	<b>End Sem. Marks</b>	<b>Practical Marks</b>	<b>Total Marks</b>
EBL101	Principles and Practices of Banking	4	4	0	0	20	80	-	100
EBL 102	Principles and Practices of Insurance	4	4	0	0	20	80	-	100
EBL 103	Quantitative Skills for Business Managers	4	4	0	0	20	60	20	100
EBL 104	Accounting for Managers	4	4	0	0	20	80	-	100
EBL 105	Computer Applications in Banking and Insurance	4	3	0	2	20	80	-	100

**SEMESTER-II**

<b>Paper</b>	<b>Title</b>	<b>Credit</b>	<b>L</b>	<b>T</b>	<b>P</b>	<b>Mid Sem. Marks</b>	<b>End Sem. Marks</b>	<b>Practical Marks</b>	<b>Total Marks</b>
EBL 201	Bank Credit Management	4	4	0	0	20	80	-	100
EBL 202	Banking, Insurance and Financial Sector in India	4	4	0	0	20	80	-	100
EBL 203	Investment Theory and Portfolio Management	4	4	0	0	20	60	20	100
EBL 204	Introduction to Financial Markets and Services	4	4	0	0	20	80	-	100
EBP205	Practical Training/Report (Viva-voce)	4	-	-	-	-	-	100	100
	<b>Total</b>	40							

**Note : Each paper carries 100 marks.**

PG DIPLOMA IN BANKING, INSURANCE AND FINANCE (SEMESTER I)  
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**EBL101**

**PRINCIPLES AND PRACTICES OF BANKING**

**Time: 3 Hrs.**

**Credits: 4–0–0**

**Total Marks: 100**

**Mid Semester Marks: 20**

**End Semester Marks 80**

**Mid Semester Examination: 20% weightage**

**End Semester Examination: 80% weightage**

**Instructions for the Paper Setters:**

Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

**SECTION-A**

**Commercial Banks:** Meaning, Evolution, Present structure of commercial banks in India, Types, Role, Functions and Services provided by banks.

**Licensing of Banks in India:** Licensing of banks, branch licensing.

**Banking and the Economy:** Cash reserve ratio, Statutory liquidity ratio, repo and reverse repo, open market operations, security valuation, capital account convertibility.

**SECTION B**

**Liberalisation of Banking Sector in India:** Narsimham Committee Report Part I and II.

**NPA and Securitisation:** NPAs, NPA categories, Provisioning norms, SARAFESI Act.

**Basel Framework:** Bank for International Settlements (BIS), Basel Accords.

**SECTION C**

**Bank Deposits and Accounts:** Kinds of deposits, Nomination, Deposit insurance, Opening of accounts for minors, joint account holders, HUF, firms, companies, trusts, societies, Govt. and public bodies, Closure of deposit accounts.

**Regulatory Framework:** Anti Money Laundering and KYC norms, Banking Ombudsman Scheme, 2006. Banking Regulation Act, 1949.

**Payment and Collection of cheques:** Duties and responsibilities of paying and collecting banker, Protection available to paying and collecting banker under NI Act.

**SECTION D**

**Security Creation:** Pledge, Hypothecation, Mortgage, Assignment.

**Other Banking Services:** Fund based services, Non fund based services, Money remittance services, banking channels, Financial Inclusion.

**Case Studies:** Studies pertaining to NPA Recovery and Management, Dishonour of cheques, Cases on Project Appraisal and Financing by Banks. Cases on Net Banking Frauds.

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**Suggested Readings:**

1. IIBF, "Principles and Practices of Banking", 2nd Edition, McMillian Publishers.
2. Paul and Suresh, "Management of Banking and Financial Services", 2007, Pearson Education.
3. Sunderam and Varshney, "Banking Theory Law and Practices", 2004, Sultan Chand and Sons.
4. Varshney, P.N, "Banking Law and Practice", 2012, Sultan Chand and Sons.
5. Desai, Vasant, "Banks and institutional management", 2008, Himalaya Publications.

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**EBL 102** PRINCIPLES AND PRACTICES OF INSURANCE

**Time: 3 Hrs.**

**Credits: 4-0-0**

**Total Marks: 100**

**Mid Semester Marks: 20**

**End Semester Marks 80**

**Mid Semester Examination: 20% weightage**

**End Semester Examination: 80% weightage**

**Instructions for the Paper Setters:**

Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

**SECTION A**

Introduction: Introduction to insurance; Evolution, Purpose and need/role of insurance; Insurance industry in India.

Regulatory Framework: Insurance Regulatory and Development Authority (IRDA), Insurance Act 1938.

Fundamentals of Risk Management: Definition of risk, Classification of risks, Definition of risk management, Stages of risk management.

**SECTION B**

Insurance Contract, Terminology, Elements and Principles: Contract terminology, Elements of a valid contract, Distinguishing characteristics of insurance contracts, Common clauses and sections in insurance contract.

General Insurance: Classification- Life insurance and non life insurance, Non life insurance classification- Property insurance, Personal insurance and Liability insurance. Types of property insurance- Fire insurance, Marine insurance, Various types of engineering insurance, Marine cargo insurance, Features of motor insurance, Burglary insurance, Money insurance.

**SECTION C**

Personal and Liability Insurance: Personal insurance, Mediclaim insurance, Group mediclaim policy, Personal accident insurance, liability insurance, Employee liability insurance, Public liability insurance, Professional indemnity insurance, Product liability insurance.

Life Insurance: Introduction to Life insurance, Principles of life insurance. Regulatory framework, Financial planning and life insurance.

Plans/Policies of Life insurance: Different types of life insurance plans - Term Plan - Endowment plan - Money back Insurance Plan - Whole-life insurance Plan - Unit Linked Insurance Plans (ULIPs) - Joint life insurance plans - Child insurance plans - Rider benefits.- Industrial life insurance – Group insurance- Keyman insurance.

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SECTION D

Insurance Intermediaries: Individual agent, Corporate agent, Code of conduct, Banking regulations, Indian insurance market.

Case Studies: Case studies on claims for loss to property – Genuine or Fraudulent, Personal Insurance Cases : Personal injury claims and Death claims, Cases on Fire Insurance, Marine Insurance and Commercial Vehicle insurance.

Suggested Readings

1. Gupta, P.K., "Principles and Practice of Non life Insurance", 2006, Himalaya Publications.
2. Periasamy, P., "Principles and Practice of Insurance", 2010, Himalaya Publication.
3. Gupta, P.K., "Insurance and Risk Management", 2010, Himalaya Publication.
4. Gopal Krishan, G., "Insurance Principles and Practice", 1994, Sterling Publishers, New Delhi.
5. Niehaus, Harrington (2007), Risk Management and Insurance, Tata McGraw-Hill

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**EBL 103** QUANTITATIVE SKILLS FOR BUSINESS MANAGERS

**Time: 3 Hrs.**

**Credits: 4-0-0**

**Total Marks: 100**

**Mid Semester Marks: 20**

**End Semester Marks 80**

**Mid Semester Examination: 20% weightage**

**End Semester Examination: 80% weightage**

**Instructions for the Paper Setters:**

Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

SECTION A

Differential Calculus: Concept of derivative, rules of differentiation; maxima and minima of a function. Integration, Economic applications of differentiation and integration techniques.

SECTION B

Linear Algebra: Matrix, Types, Properties of Determinants, Inverse of Matrix, Solution by Cramers Rule and Matrix inverse method. Application of matrix in input-output analysis.

Linear Programming: Formulation of L.P.P. :simplex and graphic methods.

SECTION C

Measures of Central Tendency: Mean, Median, Mode, G.M., H.M.

Measures of Dispersion: Absolute and relative measures.

SECTION D

Correlation and Regression Analysis: Pearsons method, Spearman's rank correlation method, Least square technique, Properties of Correlation and Regression coefficients.

Time Series Analysis: Meaning and components of time series, methods of estimating trend and seasonal fluctuations, Elementary probability theory.

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Suggested Readings

1. Chiang A.C., Fundamental Methods of Mathematical Economics, McGraw Hill, Kogakusha, 1974.
2. Hopfe, M.M., Mathematics – Foundations for Business Science, Research Association, Inc. 1980.
3. Mizrahi, A. and Sullivan M., Mathematics for Business and Social Sciences, John Wiley and Sons, Inc. 1976.
4. Raghawachari, M., Mathematics for Management – An Introduction, Tata McGraw Hill, New Delhi.
5. Webber, J.E., Mathematical Analysis: Business and Economic Applications, Harper & Row, 1982.
6. Yamuna, T., Mathematics for Economics – An Elements Survey, Prentice Hall of India Pvt. Ltd., New Delhi, 1995.
7. Chou, Y. Statistical Analysis : Holt, Rinehart and Winston, New York, 1975.
8. Croxton, F.E., Cowden, D.J. and Klien, S., Applied General Statistics, Prentice Hall of India Pvt. Ltd., 1973.
9. Karmel, P.H. and Polar, K.M., Applied Statistics for Economists, Pitman London, 1970.
10. Wetherill, G.B., Elementary Statistical Methods, Chapman and Hall, London.
11. Wannacott, T.H. and Wonnacott, R.J., Introductory Statistics for Business and Economics, 2<sup>nd</sup> ed., John Wiley and Sons, New York.
12. Gupta, S.C. : Fundamentals of Statistics, Himalaya Publishing House, Delhi.
13. Gupta, S.P. : Statistical Methods, Sultan Chand & Sons, Delhi.
14. Gupta, C.B. : An Introduction to Statistical Methods, Vikas Publishing House, Delhi.

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EBL 104

ACCOUNTING FOR MANAGERS

**Time: 3 Hrs.**

**Credits: 4-0-0**

**Total Marks: 100**

**Mid Semester Marks: 20**

**End Semester Marks 80**

**Mid Semester Examination: 20% weightage**

**End Semester Examination: 80% weightage**

**Instructions for the Paper Setters:**

Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

**SECTION A**

Accounting as Information System : Concepts, conventions and principles of accounting. Branches of Accounting Financial, Cost and Management accounting and their inter relationship. Accounting cycle, Recording of business transactions, Preparation of trial balance, understanding the financial statements of an organization with special reference to companies (requirements of schedule VI of Companies Act.)

**SECTION B**

Financial Analysis: Concept and Objectives: Tools of financial analysis – Ratio Analysis, Trend Analysis, Common size Financial statements, Funds Flow and Cash Flow statements. Scope and Objectives of Business Finance. Sources of Business Finance – long term and short term sources of finance.

**SECTION C**

Capital Structure: Planning, designing the optimum capital structure. Analysis of operating and financial leverage. Capital Budgeting: Concept and techniques, analysis of risk and uncertainty. Concept and measurement of cost of capital of different sources of finance.

**SECTION D**

Assessment of working capital requirements and lending norms. Dividend policy: Determinants, Models and Types.

Case Studies: Case studies on application of accounting principles, practices and tools. Case Studies on Capital Budgeting practices in the corporate sector. Case studies pertaining to the financial statement analysis.

**Suggested Readings:**

1. Bhattacharys, S.K. & Dearden, Accounting for Management, Vikas, New Delhi.
2. Jawaharlal, Management Accounting, Himalya, New Delhi.
3. Pandey, I.M., Financial Management, Vikas, New Delhi.
4. Van Harne, James C., Financial Management & Policy, Prentice Hall of India, New Delhi.
5. Pandey, I.M., Management Accounting, Vikas, New Delhi.

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**EBL 105: COMPUTER APPLICATIONS IN BANKING AND INSURANCE**

**Time 3 Hrs.**

**Credits: 3-0-2**

**Total Marks: 100**

**Mid Semester Marks: 20**

**Practical Marks:20**

**End Semester Marks 60**

**Mid Semester Examination: 20% weightage**

**Practical : 20% weightage**

**End Semester Examination: 60% weightage**

**Instructions for the Paper Setters:**

Eight questions of equal marks (specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

**SECTION A**

**Introduction to Computers:** History of computer, computer generations, types, block diagram of digital computer, their functions, memory types, I/O devices, secondary storage devices. Define E-banking, CBS, RTGS, NEFT, ATM and security mechanism in banking services.

**SECTION B**

**Operating System Concepts:** Role of an operating system, types of operating systems: batch processing, multiprocessing, multiprogramming, timesharing, real time. Booting procedure and its types, components and functions of operating system.

**SECTION C**

**Data Base Management System:** Database models, fundamental of relational model, 3-Level architecture, query languages, query optimization, normalization, database security, recovery, concurrency. Introduction to distributed and objected oriented database.

**SECTION D**

**Cloud Computing and Big Data:** Introduction to cloud computing, its advantages, types and deployment models. Define and describe IOT, Big Data and its characteristics, critique, applications in different areas, tools and techniques of implementation.

**Suggested Readings**

1. Computers Today: Suresh K. Basandra, Galgotia, Updated Edition.
2. A Text Book on Window based Computer Courses: Gurvinder Singh and Rachhpal Singh, Kalyani Publishers.
3. Introduction to Computers: Peter Norton, McGraw Hill.
4. Telecommunications and the Computer : Martin, James, PHI.
5. Distributed and Cloud Computing : Hwang & Dongarra & Fox.
6. Big Data and Analytics: Seema Acharaya and Subhashini Chhellappan.
7. Cloud Computing, A practical Approach: Toby Velte and Anthony Velte.
8. An Introduction to Database Systems: Bipin C. Desai, Galgotia Publications.
9. Operating Systems: Stuart E. Madnick, John J. Donovan.

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**EBL 201**

**BANK CREDIT MANAGEMENT**

**Time: 3 Hrs.**

**Credits: 4-0-0**  
**Total Marks: 100**  
**Mid Semester Marks: 20**  
**End Semester Marks 80**

**Mid Semester Examination: 20% weightage**  
**End Semester Examination: 80% weightage**

**Instructions for the Paper Setters:**

Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

**SECTION A**

Credit Management: Principles of credit management, Credit appraisal techniques, Credit monitoring.

Factoring and Forfaiting: Concept and Mechanism of factoring, Nature of factoring services, Functions of a factor, Cost of services, Types/ Forms of factoring, Legal aspects of factoring, Factoring vis a vis Bill discounting, Factoring in India, RBI guidelines, Operational problems. Forfaiting-Meaning, Forfaiting vs. Export factoring, Advantages and evaluation.

**SECTION B**

Structuring a Credit Proposal - Working capital concept and management, Appraisal techniques for different constituents, Trade cycle.

Documentation: Different types of documents, Documentation procedure, Securities: Different modes of charging, Types of collateral and their characteristics.

**SECTION C**

Bank Finance for Working Capital: Forms of bank finance- Overdraft, Cash credit, Purchase or discounting of bills, Letter of credit, Working capital loan. Security required in bank finance, Regulation of bank finance, Guidelines for bank finance.

Term lending, Debt service coverage ratio, Cash budget, Bill finance, Deferred payment Guarantee, Credit scoring, Credit delivery System, Post sanction supervision, Consortium finance, Multiple banking, Syndication of loans, Infrastructure financing.

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SECTION D

Dealing with credit defaults, Stressed assets, Corporate debt restructuring, SARFAESI, NPAs, Recovery options, Write-off. Disclosure of the list of defaulters: Objectives and procedure. Appraisal methodology for different type of clients / products.

Suggested Readings

1. Basu, Sam N "Strategic Credit Management", Wiley Publications.
2. Bullivant, Glen "Credit Management" Gower Publications.
3. Edwards, Burt "Credit Management Handbook" Gower Publications.
4. Khan, M.Y. "Financial Services", Tata McGraw Hill Publications, New Delhi.
5. IIBF 'Advance Bank Management', McMillian Publishing House

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**EBL 202**      **BANKING INSURANCE AND FINANCIAL SECTOR IN INDIA**

**Time: 3 Hrs.**

**Credits: 4-0-0**

**Total Marks: 100**

**Mid Semester Marks: 20**

**End Semester Marks 80**

**Mid Semester Examination: 20% weightage**

**End Semester Examination: 80% weightage**

**Instructions for the Paper Setters:**

Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

**SECTION A**

Banking in India: Commercial banks, cooperative banks and regional rural banks.

Financing of Priority sector: Targets for funding to priority sector, various schemes under priority sector financing.

**SECTION B**

Non-Performing Assets, Management in Indian Banking.

RBI and its functions; Instruments for credit control, credit policy in India – Recent developments.

Monetary policy: Objective, targets and indicators. Monetary policy in India – Recent developments.

**SECTION C**

Insurance: Meaning, Nature, Significance, Principles, General Insurance, Life Insurance, Reinsurance etc. Role of Insurance in the economy.

Indian Insurance Sector: Growth and Performance, Insurance sector reforms in India. IRDA Act and its features.

**SECTION D**

LIC: Organization, Plans, Growth of business, Investment pattern and policy.

General Insurance Corporations: Structure and types of business, income and investment pattern.

Development banking in India.

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Suggested Readings

1. Bhole, L.M. Financial Institutions and Markets: Structure, Growth and Innovations, 2nd ed.
2. Government of India Economic Survey (Annual.)
3. R.B.I. Functions and Working, 1983.
4. R.B.I. Report of The Committee to review the Working of The Monetary System, (Chakrawarty Committee Report), 1985.
5. R.B.I. Narasimhan Committee Report, 1991.
6. Thorn, R.S. Introduction to Money and Banking, 1976.
7. Banking Theory Law and Practice, Sundaram and Varshney, Sultan Chand and Sons Publisher, year: 2004 Edition
8. Managing Indian Banks: Challenging Ahead, Vasant C Joshi & Vinay V Joshi, Sage Publications, 2e.
9. Money Banking and International Trade, KPM Sundharam, Sultan Chand and Sons, 2002.
10. Financial Institutions and Markets, LM Bhole Tata McGraw Hill, 2004, 4th Edition
11. Niehaus, Harrington (2007), Risk Management and Insurance, Tata McGraw-Hill.
12. Financial Institutions and Markets, Meir Kohn - Tata McGraw Hill, 1996.
13. Management of Indian Financial Institutions, R M Srivastava Himalaya Publishing.
14. N.M. Misra Insurance Principles & Practice
15. O.S. Gupta Life Insurance (Frank Brothers, New Delhi)

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**EBL 203** INVESTMENT THEORY AND PORTFOLIO MANAGEMENT

**Time: 3 Hrs.**

**Credits: 4-0-0**

**Total Marks: 100**

**Mid Semester Marks: 20**

**End Semester Marks 80**

**Mid Semester Examination: 20% weightage**

**End Semester Examination: 80% weightage**

**Instructions for the Paper Setters:**

Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

**SECTION A**

Investment Management: Nature, Scope & Significance. Features of an investment programme. Information available to an investor.

Investment Alternatives available to an investor: Equity shares, preference shares; Non voting shares. Debentures – convertible and non – convertible. Fixed deposits: Mutual funds; Provident Fund.

**SECTION B**

Risk Return Framework: Types of risks, risk evaluation, risk reduction, hedging and speculation. Evaluation of different investment avenues in terms of risk and return.

Investment Analysis: Fundamental analysis- economic analysis, industry analysis and company analysis. Financial and non – financial parameters, trend analysis, ratio analysis, cash flow analysis and SWOT analysis.

Technical Analysis – Tools of technical analysis. Efficient Market Theory – forms and tests.

**SECTION C**

Derivatives; distinction between options and futures, mechanics of options trading, determinants of option values.

Portfolio Management: Objectives of portfolio management, Portfolio Analysis and Selection – Markovitz theory, Sharpe's Model, Capital Asset Pricing model; Arbitrage – pricing theory.

**SECTION D**

Case Studies: Studies on selection of right stock on the basis of risk and return relationships, studies on selection of stock on the basis of Fundamental and Technical Analysis.

Case studies on Optimum Portfolio Construction and choosing the Best Portfolio for Retirement Planning.

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Suggested Readings:

1. Fischer, Donald E. and Ronald J. Jordan, Security Analysis and Portfolio Management, Prentice Hall of India, New Delhi
2. Bhalla, V.K., Investment Management, Sultan Chand & Co., New Delhi.
3. Singh, Preeti, Investment Management, Himalya Publishers, Bombay.
4. Barua, Raghunathan Verma, Portfolio Management. Tata McGraw, New Delhi.
5. Schwart G. William and Clifford W. Smith, Empirical Research in Capital Markets, McGraw Hill, New York.
6. Gupta, O.P., Stock Market Efficiency and Price Behaviour – The Indian Experience Anmol Publishers, New Delhi.
7. Pandian, Punithavathy, Security Analysis and Portfolio Management, Vikas Publishing House, UP, India.

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**EBL 204** INTRODUCTION TO FINANCIAL MARKETS AND SERVICES

**Time: 3 Hrs.**

**Credits: 4-0-0**

**Total Marks: 100**

**Mid Semester Marks: 20**

**End Semester Marks 80**

**Mid Semester Examination: 20% weightage**

**End Semester Examination: 80% weightage**

**Instructions for the Paper Setters:**

Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

SECTION A

Markets & Financial Instruments: Types of Markets: Equity, debt, derivatives, commodities, meaning and features of private, public companies; types of investment avenues: Fixed Deposits, Bank Deposits, Provident Fund, Life Insurance, Post Office Savings, Small savings, Gold, Mutual Funds, Equity Share, Debentures/Bonds.

Primary Market: Initial Public Offer (IPO), Book Building through Online IPO, Eligibility to issue securities, Pricing of Issues, Fixed versus Book Building issues, ADRs/GDRs, Allotment of Shares, Basis of Allotment, Private Placement.

SECTION B

Secondary Markets: Role and Functions of : Securities and Exchange Board of India (SEBI), Depositories, Stock Exchanges, Stock Price Indices, Brokers, Sub-brokers, Foreign Institutional Investors (FIIs), Portfolio Managers, Custodians, Share Transfer Agents, Know Your Client, Member Constituent Agreement, Merchant Bankers, Bankers to an Issue, Debenture Trustees, Underwriters, Credit Rating Agencies, Listing, Membership.

Commodity Market: Introduction to Commodities Markets.

Derivatives Market: Definition, Products, Participants and functions (Types of members to be included), Types of derivatives, Exchange – traded vs. OTC derivatives markets.

SECTION C

Role of Financial Services in Indian Financial System.

Merchant Banking: Nature and Scope of Merchant Banking - Regulation of Merchant Banking Activity- Overview of Current Indian Merchant Banking Scene - Structure Of Merchant Banking Industry.

Credit Rating: Concept of Credit Rating. Types of Credit Rating - Advantages And Disadvantages of Credit Rating - Credit Rating Agencies & their Methodology.

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SECTION D

Introduction to Equipment Leasing: Types of Leases, Evolution of Indian Leasing Industry.  
Hire purchase: concept and Characteristics of Hire Purchase.

Consumer Finance: Role of Consumer credit in the Financial system - Features of Consumer Credit Transactions.

Factoring: Concept of Factoring - Forms of Factoring.

Credit Cards: Concept - Cards - Debit Card - Uses of Credit Cards.

Text Books: 1. Financial Markets: A Beginners' Module, Workbook from NSE.

Suggested Readings

1. Gurusamy, Financial Markets and Institutions, 3rd edition, Tata McGraw Hill.
2. Saunders, Financial Markets and Institutions, 3rd edition, Tata McGraw Hill.
3. Thummuluri, Siddaiah, Financial Services, 1st edition, Pearson Education.
4. Khan, Indian Financial Systems, 6th edition, Tata McGraw Hill.
5. Khan, M.Y., "Financial Services", Tata McGraw Hill, New Delhi.
6. Gurusamy, S., "Financial Services and System" , 2004, Vijay Nicole Imprints Pvt. Ltd., Chennai.
7. Bhalla, V.K. "Management of Financial Services" , Anmol Publications Pvt. Ltd., New Delhi. Pathak, Bharati, "Indian Financial System", Pearson Education, New Delhi.
8. Avadhani, V.A., "Capital Market Management" , Himalaya Publishing House.
9. Bhole, L.M., "Financial Institutions and Market", Tata McGraw Hill.
10. Kirsch, C.E., "The Financial Services Revolution", McGraw Hill.
11. Verma, J.C., "Credit Rating", Bharat Law.

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\*\*\*\* **EBP** 205 : PRACTICAL TRAINING/REPORT (VIVA-VOCE) \*\*\*\*\*