

BANKING & FINANCIAL SERVICES			
Course Code	20MBAFM305	CIE Marks	40
Teaching Hours/Week (L:T:P)	3:0:2	SEE Marks	60
Credits	04	Exam Hours	03
Course Objectives:			
1. To understand the structure and functions of central and Commercial banking in India.			
2. To learn the functions of various financial services in India.			
Module-1 Structure of Banking in India		7 hours	
Structure of Banking in India: Functions of RBI, Monetary system, Sources of funds, Quantitative and qualitative measures of credit control. Banking sector reforms, Bank performance analysis and Future of Banking (Theory)			
Module -2 Commercial Banking		9 hours	
Commercial Banking: Structure, Functions - Primary & secondary function, Role of commercial banks in socio-economic development, Services rendered. Banking Technology- Concept of Universal Banking-Home banking - ATMs-Internet Banking- Mobile Banking-Core Banking Solutions-Debit, Credit and Smart Cards- Electronic Payment systems-MICR- Cheque Truncation-ECS- EFT - NEFT-RTGS. (Theory)			
Module -3 Merchant Banking		9 hours	
Merchant Banking: Categories, Services offered, Issue management – Pre and Post issue management, Issue pricing, preparation of prospectus, Issue Management, Underwriting, Private Placement, Book Building Vs. Fixed price issues.(Theory)			
Module -4 NBFCs; Micro-finance; Leasing & Hire Purchase Banking		9 hours	
A. NBFCs: An Overview -Types of NBFCs in India-Regulatory framework.			
B. Micro-finance: Models, Services, Challenges.			
C. Leasing & Hire Purchase: Concept, Types, Evaluation. Problems in Evaluation of Leasing & Hire Purchase. (Theory & Problems)			
Module -5 Credit Rating; Venture Capital; Depository System & Securitisation of Debt		9 hours	
A. Credit Rating: Meaning, Process, Methodology, Agencies And Symbols.			
B. Venture Capital: Concept, Features, Process. Stages, Performance of Venture Capital Funded Companies In India.(Theory)			
C. Depository System: Objectives, Activities, NSDL& CDSL. Process of Clearing and Settlement.			
D. Securitization of Debt: Meaning, process, Types, Benefits. (Theory)			
Module-6 Mutual Funds		7 hours	
Meaning, Structure, Functions, Participants, Types of Funds, Types of Schemes, Performance of Mutual Funds, Regulations for Mutual Funds.			
Course outcomes:			
At the end of the course the student will be able to:			
1. The Student will be acquainted to various Banking and Non-Banking financial services in India.			
2. The Student will understand the activities of Merchant Banking and credit rating.			
3. The Student will be equipped to understand micro financing and other financial services in India.			
4. The Student will understand how to evaluate and compare leasing & hire purchase.			
Practical Components:			
• Study and compare the performance of Public and private sector banks.			
• Issue management: Study the recent public issues.			
• Factoring and forfeiting business in India.			
• Venture capital funding and start up challenges.			
• Status of securitization in India			

CO-PO MAPPING

CO	PO				
	PO1	PO2	PO3	PO4	PO5
CO1	X				
CO2	X			X	
CO3	X				X
CO4	X			X	

Question paper pattern:

The SEE question paper will be set for 100 marks and the marks scored will be proportionately reduced to 60.

- The question paper will have 8 full questions carrying equal marks.
- Each full question is for 20 marks.
- Each full question will have sub question covering all the topics under a Module.
- The students will have to answer five full questions; selecting four full question from question number one to seven and question number eight is compulsory.
- 80 percent theory and 20 percent problems in the SEE.

Textbook/ Textbooks

Sl. No.	Title of the book	Name of the Author/s	Publisher Name	Edition and year
1	Financial services	Khan M Y	McGraw Hill	6/e
2	Banking and Financial Services	Mukund Sharma	Himalaya Publishing House	2015
3	Financial Services in India: Concept and Application	Rajesh Kothari	Sage Publications	1/e, 2010

Reference Books

1	Financial Markets and Services	Gordon & Natarajan	Himalaya Publishing House	7/, 2011
2	Merchant Banking & Financial	Vij & Dhavan	McGraw Hill	1/e, 2011
3	Investment Banking	Pratap G Subramanyam	Tata McGraw Hill	2012
4	Behavioural Finance	Sujata Kapoor & Jaya Mamta Prosad	Sage Publications	1/ e, 2019

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