

# CLUSTER UNIVERSITY SRINAGAR

Dean School of Social Science

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UG 2<sup>ND</sup> SEMESTER (NEP)

SUBJECT: FINANCE

<b>COURSE TITLE:</b> <i>FINANCIAL SERVICES &amp; MARKETS (MAJOR)</i>	<b>TOTAL CREDITS:</b> 4; (THEORY=03; TUTORIAL= 01)
<b>COURSE CODE:</b> UGCOM22J202	

**Learning Objectives:** This course is aimed to achieve the following objectives:

- To disseminate information and create awareness about the various forms of financial services available in the Indian financial system.
- To develop thorough understanding of financial frauds and risks associated with banking and non-banking financial institutions.

**Learning Outcome:** After going through this course, the students are expected to:

- Have a fair and up to date knowledge of the various financial services at the disposal of various market participants.
- Have a satisfactory degree of understanding of the complexities of the financial services.
- Have insights into how financial frauds can be prevented in India.

## Curriculum Details:

UNIT-I	Conceptual Framework of Financial Services & Markets
	(a) Financial Services: Concept, Features, and importance. (b) Growth, Challenges and Regulatory bodies of Financial Markets in India. (c) Banking and Non-Banking Financial Service Institutions. Digital Financial Services
UNIT-II	Fund and Fee Based Financial Services
	(a) Fund based financial services; Concept, types - Hire purchase, leasing, Factoring, Mutual Funds, Bill discounting, Credit financing, Housing Finance. (b) Fee based financial Services: Concept, types - Issue management, portfolio management, corporate counselling, merchant banking, investment banking, credit rating, stock broking, debt and capital structuring, loan syndication.
UNIT-III	Financial Frauds and Prevention
	(a) Financial Frauds - Types, Detection, Prevention and Reporting. (b) Fraud risks in banking and financial markets, (c) Rise of financial frauds and scams in India. (d) Impact of financial frauds on economies.
Unit- IV	Tutorial/Practical
	(a) The unit shall be entirely based on case studies on the challenges and opportunities in the Indian financial service industry and analytical studies on financial frauds in India.

## Suggested Readings:

- Khan M. Y, *Financial Services*, Tata McGraw Hill Education.
- Gurusamy S, *Financial Services and Systems*, Tata McGraw Hill Education.
- Tripathy Nalini P, *Financial Services*, PHI Learning.
- Pandian, Punithavathy, *Financial services and Markets*, Vikas Publishing.
- Saunders Anthony & Cornett Millon M, *Financial Institutions and Management*.