

CLUSTER UNIVERSITY SRINAGAR

Dean School of Social Science

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UG 2ND SEMESTER (NEP)

SUBJECT: FINANCE

COURSE TITLE: <i>FINANCIAL SERVICES & MARKETS (MINOR)</i>	TOTAL CREDITS: 4; (THEORY=03; TUTORIAL= 01)
Course Code: UGCOM22N205	

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.
- Gupta Sashi & Nisha Agarwal, *Financial Services Kalyani Publishers*