**Academic Year: 2021-22**

**Period: Jan to April 2022**

**Name of Teacher: Dr. Reena Talwar**

**Course: B.Com Hons. CBCS Semester: VI**

**Paper BC 6.1 (e) : Financial Markets, Institutions and Services (DSE1)**

**Theory: 5 Credit hrs. (Five Lectures per week)**

**Subject Objectives**: To familiarize the students with the financial markets and various financial institutions in India and develop understanding of important fee and fund based financial services.

**LESSON PLAN (for the year 2021-22 Jan. to April)**

**(Unit-wise)**

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| **UNIT/ Lectures and Labs Required** | **TOPICS FOR STUDENT PREPARATION (INPUT)** | **PROCEDURE (Tools)** | **LEARNING OUTCOME (OUTPUT)** | **ASSESSMENT** |
| UNIT1 : Introduction to Financial System (15 lectures ) | Financial System, its Components and relation with Economic DevelopmentRole of Financial IntermediariesOverview of Indian Financial System since 1951Financial Sector reforms since liberalization | \* Lecture and discussion\*Problem solving with the help of black-board\*Use of diagrams and charts | \*Students will be able to understand the entire structure of financial system which includes financial markets, financial intermediaries and financial instruments.\*Develop an understanding on changes in Indian financial system since 1951 and current reforms. | Evaluation through assignment  |
| UNIT 2 : Financial Markets and Capital Markets(20 lectures) | Money market – functions, organization and instrumentsRole of central bank in money marketCapital markets – role and functionsComponents of Capital Market – Primary and Secondary marketsSEBI and Investor ProtectionOverview of Global Financial Markets | \*Lecture and discussion \*Problem solving with the help of black-board\* Use of tables and diagrams | \*Develop in-depth understanding of money markets and capital markets and its instruments.\*Understand the role of Central Bank as a regulator of money market.\*Understand the role played by SEBI in investor protection. \*Develop an understanding of global financial markets, role of FIIs and instruments like ADRS and GDRs. | Evaluation through test and assignment |
| UNIT3 : Financial Institutions I (15 lectures) | Commercial banking – introduction and its role Recent developments in Commercial Banking and servicesBankruptcy and Insolvency ActFinancial Inclusion | \*Lecture and discussion\*Problem solving with the help of black-board | \*Develop understanding about role played by commercial banks in meeting the financing needs of both consumer and corporate.\*Understand recent developments in the banking industry and learn provisions of Bankruptcy and Insolvency Act  | Evaluation through test and presentation |
| UNIT 4 : Financial Institutions II(15 lectures) | Life and non-life insurance companies in IndiaRole of mutual funds in capital market developmentTypes of mutual fund schemesRole of Non-Banking Financial Corporations (NBFCs) | \*Lecture and discussion \*Problem solving with the help of black-board\* Use of flow charts and comparative charts  | \* In-depth understanding of life insurance sector in India, two types of insurance and the role played by them in the overall financial system.\*Develop understanding about mutual funds and its schemes and role of NNFCs.  | Evaluation through MCQs and presentation |
| UNIT 5 : Financial Services Industry(10 lectures) | New developments in the services industryRole of merchant banking, Consumer and Housing Finance, Venture Capital Finance and Credit Rating | \*Lecture and discussion \*Problem solving with the help of black-board\* Use of flow charts and comparative charts \*Case studies | \* In-depth study and analysis of different financial services like merchant banking, underwriting, venture capital and credit rating. | Group-discussions and presentations |

**Suggested Readings:**

1. Bhole, L.M., et. al. *Financial Institutions and Markets* . Tata McGraw Hill Publishing Company.
2. Khan,M.Y. and Jain,P.K. *Financial Services,* Tata McGraw Hill.
3. Khan,M.Y. *Indian Financial System–Theory and Practice,* Vikas Publishing House.
4. Kumar, V., Gupta, K., Kaur, M., *Financial Markets, Institutions and Financial Services*, Taxmann’s Publications.
5. *Annual Reports of Major Financial Institutions in India.*
6. Sharma, G.L., & Singh, Y.P., *Contemporary Issues in Finance and Taxation,* Academic Foundation, Delhi.