



॥ वसुधैव कुटुम्बकम् ॥
SYMBIOSIS

Symbiosis College of Arts and Commerce
(An Autonomous College Affiliated to University of Pune)

Subject code

Semester I II III IV V VI M.A. I II III IV

Title of Subject

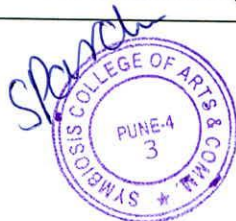
M.A. – SEM IV - FINANCIAL SYSTEM

Objectives

1. The Course is designed to serve both conceptual clarifications and discuss latest developments in Financial System.
2. The Course encompasses new developments in Financial Institutions in India and discusses various components such as institutions, instruments, agencies and regulations in an analytical and critical manner.
3. To acquaint the students with the working and functioning of Financial Markets and its various segments.
4. To provide an insight into the working of Money and Capital Markets.

Detailed syllabus

Unit	Contents of the Syllabus	Number of Hours
1	Introduction to Financial System 1.1 Components of Financial System 1.2 Meaning and Functions of Financial System 1.3 Relationship between Financial System and Economic Development 1.4 Overview of the Indian Financial System	06
2	Indian Financial Institutions 2.1 Commercial Banks- Profile of Scheduled Commercial Banks(SCBs); Post Reform Progress – Profitability of Banks, Bank wise Capital and Adequacy Ratio (CRAR) 2.2 Developments in Indian Banking – Overview of Basel Norms I, II, III; Consolidation, Financial Inclusion and KYC Norms, Recapitalization of Banks, Digitization in Banking 2.3 Role of Payment and Small Banks in Financial System	15
3	Reserve Bank of India 3.1 Role of RBI in the Financial System	10



	<p>3.2 Reserve Management and Liquidity Management in the post Liberalization period</p> <p>3.3 RBI and Policy debates</p> <p>3.4 Changing role of Monetary Policy and Inflation targeting</p>	
4	<p>Non - Banking Financial Institutions</p> <p>4.1 RBI's Classification of NBFCs.</p> <p>4.2 Non - Banking Institutions -small savings, Pension Funds, Mutual Funds, Insurance Companies</p> <p>4.3 Leasing, Hire Purchase Companies, Merchant Banking, Venture Capital Companies, Factoring</p> <p>4.4 Regulation of NBFCs in India, Performance of NBFCs in India (Post 2008)</p>	14
5	<p>Financial Markets</p> <p>5.1 Money market – Structure, Functions and significance of Money Market, characteristics and instruments</p> <p>5.2 Capital market -Structure, Functions, Characteristics, Participants & Instruments</p> <p>5.3 Foreign Exchange Markets - Functions, organization and structure, Participants and transactions in the Foreign exchange market, risks in the market, Forwards, Futures, Speculation, Hedging and Arbitrage</p> <p>5.4 Regulatory framework for Financial Markets (SEBI, IRDA, FEMA)</p>	15
	Total Number of Hours	60

