



SYMBIOSIS COLLEGE OF ARTS & COMMERCE

An Autonomous College | Under Savitribai Phule Pune University

Reaccredited 'A+' with 3.51 CGPA For Third Cycle By NAAC | College with Potential for Excellence

COURSE TITLE	Introduction to Financial Institutions in India-Paper 2	
Course Learning Outcomes: On successful completion of the course, students will be able to:		
<ul style="list-style-type: none">• Interpret a variety of financial systems, how they operate, who uses them and their role in the Indian economy, including financial and economic parameters.• Critically evaluate the historical development of regulations and supervision of banks and NBFCs.• Assess and test the theoretical concepts underlying organized and unorganized banking sector.• In the context of Indian financial system integrate ethical and sustainable reasoning in analyses, evaluations and decisions.• The ability to comprehend and analyses various financial phenomena and understand the significance of inclusiveness in finance.		
Gist of this course in maximum 3 to 4 lines	This course on financial institutions in India is intended for students who want to increase their familiarity with Indian financial systems operations. It prepares students to work within financial institutions or financial consulting.	
Detailed syllabus		
Unit	CONTENTS OF THE COURSE	No. of Lectures
1.	<u>1.Introduction to Indian financial system.</u> 1.1. Financial Institutions in India. 1.2. Structure of the Indian Financial system. 1.3. Role of Financial Sector in Economic Development	2
2.	<u>2. Financial Services:</u> 2.1. Meaning and Definition of financial services. 2.2. Role of Financial Services in a financial system. 2.3. Leasing: Meaning and features. 2.4. Introduction to equipment leasing: Types of Leases, 2.5. Evolution of Indian Leasing Industry. 2.6. Hire purchase: concept and characteristics of Hire purchase. 2.7. Difference between hire purchase and leasing	8

3.	<u>3. Non-Banking Financial Companies (NBFCs)</u> 3.1. Meaning and Types of NBFCs 3.2. Distinguish between Banks and NBFCs 3.3. Microfinance 3.4 Role of HFC's in the Economy 3.5. Role of NBFCs in the Economy 3.6. Problems of NBFC 3.7. Measures for supervision over NBFCs. 3.8. Revised Regulatory framework for NBFCs	12
4.	<u>4. Title of the topic:</u> Mutual Funds in India 4.1 Meaning, Definitions of Mutual Funds 4.2. Types of Mutual Funds, and the process of computation of net asset value. (NAV) 4.3 Mutual Funds in India till 1991. 4.4 Recent Developments in Mutual Funds 4.5. case studies.	12
5.	<u>5. Title of the Topic:</u> Development Banks in India 5.1 Meaning, Structure and Functions of Development Banks 5.2. Developments banks in India before liberalization. 5.3. Developments banks in India after liberalization. 5.4. Case Studies.	10
6.	<u>6. Title of the topic:</u> Insurance Institutions in India. 6.1. Life Insurance in India- structure, features and line of businesses. Recent developments and companies in the market. 6.2. GIC and its Subsidiaries- structure, features and line of businesses. Recent developments and companies in the market. 6.3 Reinsurance 6.4 Agricultural Insurance 6.5. Role of IRDA in the Insurance Sector. 6.6 Disinvestment and Fund Raising 6.7. Case Studies.	10
	Total Number of Lectures	54

Suggested Reference Books:

Bhasin Nitin (2010) Financial Institutions & Financial Markets in India: Functioning & Reforms
New Century Publications New Delhi
Bhole L. M. and Mahakud. J. (2009) Financial Institutions & Markets: Structure, Growth & Innovations-5th ed. Tata McGraw Hill New Delhi
Burton & Lombra (2000) Financial System & The Economy, S.W. College Publishers
Burton Maureen and Brown Bruce (2009) Financial System and the Economy: Principles of Money and Banking, PHI Learning, New Delhi
Desai Vasant (2007) Fundamentals of Indian Financial System: New Challenges and Initiatives Himalaya Publishers, Mumbai.

Fredrick Mishkin (1992), The Economics of Money, Banking, and Financial Markets.

Harper Collin Publishers

Gupta N K and Chopra Monika (2008) Financial Markets, Institutions & Services Ane Books Pvt. Ltd New Delhi.

Khan M.Y. (2007) Indian Financial System) Tata McGraw Hill, New Delhi

Kunjukunju Benson and Mohanan S (2012) Financial markets & financial services in India New Century Publications. New Delhi.

Machiraju .H. R (2006).Indian Financial Systems Vikas Publishers, New Delhi .

Pathak V. Bharti (2011) Indian financial systems: Markets, Institutions & Services,3rdEdition Pearson Publishers, New Delhi

Siddaiah Thummuluri (2011), Financial Services, Pearson Publishers, New Delhi

Swamy Rita S. (2007) Financial Institutions & Markets Sheth Publishers, Mumbai

Additional references.

Economic Surveys-Variou Issues.

CMIE-Variou issues.

R.B.I.: Functions and Working – R.B.I. Publication.

R.B.I. Bulletins.

R.B.I. Annual Reports.

Reports on Trend & Progress of Banking in India- R.B.I. Publication

WEBSITES. -

www.rbi.org.in

www.sebi.org.in