

**P.G. Department of Commerce
and Business Administration**

SYLLABUS

For

**P.G. DIPLOMA IN FINANCIAL
SERVICES**

(BANKING & INSURANCE)

(Semester: I - II)

Session: 2018-19



KHALSA COLLEGE AMRITSAR
(An Autonomous College)

PG Diploma in Financial Services (Banking & Insurance)

Semester I

| COURSE NO. | COURSE TITLE | Theory | Internal assessment | Practical | Total marks | Page No. |
|-------------------|-------------------------------|---------------|----------------------------|------------------|--------------------|-----------------|
| PGDFS - 101 | Financial Services | 37 | 13 | - | 50 | |
| PGDFS - 102 | FINANCIAL INSTITUTIONS | 37 | 13 | - | 50 | |
| PGDFS - 103 | CORPORATE LEGAL FRAMEWORK | 37 | 13 | - | 50 | |
| PGDFS - 104 | FINANCIAL AND COST ACCOUNTING | 37 | 13 | - | 50 | |
| PGDFS - 105 | FINANCIAL MARKETS | 37 | 13 | - | 50 | |
| PGDFS - 106 | SEMINAR BASED ON TERM PAPER | - | - | - | 50 | |

Seminar II

| COURSE NO. | COURSE TITLE | Theory | Internal assessment | Practical | Total marks | Page No. |
|-------------------|--|---------------|----------------------------|------------------|--------------------|-----------------|
| PGDFS - 201 | CORPORATE LEGAL ENVIRONMENT | 37 | 13 | - | 50 | |
| PGDFS - 202 | PORTFOLIO & INVESTMENT MANAGEMENT | 37 | 13 | - | 50 | |
| PGDFS - 203 | FINANCIAL MANAGEMENT | 37 | 13 | - | 50 | |
| PGDFS - 204 | INFORMATION TECHNOLOGY IN FINANCIAL SERVICES | 37 | 13 | - | 50 | |
| PGDFS - 205 | MANAGEMENT OF BANKING AND INSURANCE SERVICES | 37 | 13 | - | 50 | |
| PGDFS - 206 | SEMINAR BASED ON TERM PAPER | - | - | - | 50 | |

FINANCIAL SERVICES

PGDFS 101

Time Allowed: 3 Hours

Maximum Marks: 50

Internal Assessment: 13

Theory: 37

Note: The question paper covering the entire syllabus shall be divided into three Sections as follows:

Section A

It will consist of 8 very short answer type questions covering the whole syllabus with answer to each question up to five lines in length. The candidates are required to attempt all 9 compulsory questions. Each question will carry 1 mark. The total weightage of this section shall be 9 marks.

Section B

It will consist of four questions (Q. No. 2, 3, 4, 5) from Part- I of the syllabus. The candidates are required to attempt any two with answer to each essay type question up to 5 pages in length. Each question will carry 7 marks. The total weightage of the section shall be 14 marks.

Section C

It will consist of four questions (Q. No. 6, 7, 8 and 9) from Part- II of the syllabus. The candidates are required to attempt any two with answer to each essay type question up to 5 pages in length. Each question will carry 7 marks. The total weightage of the section shall be 14 marks.

Part I

Introduction to Financial services: meaning, various types of Financial services, Name of Financial institutions providing such services.

Leasing: Introduction, Tax, Legal and Accounting Aspects, Financial Evaluation: Lessor and Lessee Points of View, Qualitative Factors, Lease Structuring, Lease Agreement, Funding of Leases

Merchant Banking: Introduction, functions- Managing of Public Equity / Debenture Issues, Mobilizing Fixed Deposits, Arranging Inter-corporate Loans, Raising term Finance and Loan Syndication, Market Intermediaries, Hire Purchase and Installment System.

Part II

Consumer Finance: Concept, Modes of consumer finance, Role of consumer credit in the

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financial system, Features of consumer credit transactions, Procedure for granting finance and terms of financing credit.

Mutual Funds: Concept, Types of mutual funds, Performance and Problems of mutual funds in India

Securitization: Concept, types of securitization, Mechanism of Securitization of Debt, Progress in India

Depository System and Dematerialisation: Introduction, Dematerialisation and Rematerialisation of shares, SEBI guidelines for participants, Code of conduct for issuer and participants.

Recommended Readings:

1. A Manual of Merchant Banking, J C Verma - Bharat Law House.
2. SEBI Guidelines, Nabhi Publications.
3. Capital Market Management, V.A Avadhani - Himalaya publishing House.
4. Financial Institutions and Market, LM Bhole - Tata McGraw Hill.
5. Primary Market & IPO, ICFAI Publication.
6. Economic Times Market Watch, ICFAI Publication.
7. Handbook of leasing, hire purchase and factoring, K Sriram - ICFAI Publication.
8. How to do lease financing and hire purchase business, Nabhi Publications.
9. Inside Leasing, Faroul Irani - Tata McGraw Hill.
10. Leasing comes of age : Indian scene, Dr Premlal Joshi - Amrita Prakashan.
11. Equipment leasing partnerships, Cudworth- Probus.
12. The Financial Services Revolution, Clifford E Kirsch - McGraw Hill.

Latest editions of books should be followed.

FINANCIAL INSTITUTIONS

PGDFS 102

Time Allowed: 3 Hours

Maximum Marks: 50
Internal Assessment: 13
Theory: 37

Note: The question paper covering the entire syllabus shall be divided into three Sections as follows:

Section A

It will consist of 8 very short answer type questions covering the whole syllabus with answer to each question up to five lines in length. The candidates are required to attempt all 9 compulsory questions. Each question will carry 1 mark. The total weightage of this section shall be 9 marks.

Section B

It will consist of four questions (Q. No. 2, 3, 4, 5) from Part- I of the syllabus. The candidates are required to attempt any two with answer to each essay type question up to 5 pages in length. Each question will carry 7 marks. The total weightage of the section shall be 14 marks.

Section C

It will consist of four questions (Q. No. 6, 7, 8 and 9) from Part- II of the syllabus. The candidates are required to attempt any two with answer to each essay type question up to 5 pages in length. Each question will carry 7 marks. The total weightage of the section shall be 14 marks.

Part-I

Financial Institutions: Meaning, characteristics, broad categories, role of financial institutions in Indian financial system.

Regulatory and Promotional Institutions: Reserve Bank of India- organisation, management and functions; techniques of monetary control; recent monetary policy of RBI, liquidity adjustment facility.

Development Banks: Concept, evolution, objectives, growth and structure of development banks in India; role of development banks in the achievement of national development objectives

Development Banking Institutions- IFCI, IDBI, ICICI, IIBI, NABARD, SIDBI, SIDCs, SFCs: Objectives, operations, schemes of financing, investment policy, portfolio management and resource mobilization efforts.

Part–II

Banking Institutions: Commercial Banks- meaning, evolution, present structure of commercial banks in India, types, role, functions and services provided by commercial banks;

Regulation of commercial banks, lead bank scheme, priority sector lending, reforms and recent developments in commercial banking;

Non-banking Financial Institutions: Concept, objectives and functions of non-banking financial institutions; present status and regulation of NBFCs.

Credit Rating Agencies: Introduction, origin, importance and need for credit rating, instruments for rating, process of credit rating and rating methodology, credit rating agencies- CRISIL, ICRA, CARE, FITCH, MOODY'S, S & P.

Recommended Readings:

1. Kohn Meir, Financial Institutions and Markets, - Tata McGraw Hill, 1996.
2. Bhole L M , Financial Institutions and Markets, - Tata McGraw Hill.
3. Srivastava R M, Management of Indian Financial Institutions, Himalaya Publishing.
4. Gursamy S., Financial Markets and Institutions, Thomson (2004).
5. Bhalla V.K. Management of Financial Services, Anmol Publications Pvt. Ltd., New Delhi, 2002.
6. Pathak Bharati, Indian Financial System, Pearson Education, New Delhi, 2004.
7. Gurusamy S., Financial Services and System, Vijay Nicole Imprints Pvt. Ltd., Chennai, 2004.
8. Machiraju H.R., Indian Financial System, Vikash Publishing House Pvt. Ltd., New Delhi, 2002.
9. Khan M.Y., Financial Services, Tata McGraw Hill, New Delhi, 2001.
10. Khan M.Y., Indian Financial System, Tata McGraw Hill, New Delhi, 2001.
11. Desai Vasant, The Indian Financial System, Himalaya Publication, Mumbai, 2001.
12. Paul and Suresh, "Management of Banking and Financial Services", 2007, Pearson Education.

Latest editions of books should be followed.

CORPORATE LEGAL FRAMEWORK

PGDFS 103

Time Allowed: 3 Hours

Maximum Marks: 50
Internal Assessment: 13
Theory: 37

Note: The question paper covering the entire syllabus shall be divided into three Sections as follows:

Section A

It will consist of 8 very short answer type questions covering the whole syllabus with answer to each question up to five lines in length. The candidates are required to attempt all 9 compulsory questions. Each question will carry 1 mark. The total weightage of this section shall be 9 marks.

Section B

It will consist of four questions (Q. No. 2, 3, 4, 5) from Part- I of the syllabus. The candidates are required to attempt any two with answer to each essay type question up to 5 pages in length. Each question will carry 7 marks. The total weightage of the section shall be 14 marks.

Section C

It will consist of four questions (Q. No. 6, 7, 8 and 9) from Part- II of the syllabus. The candidates are required to attempt any two with answer to each essay type question up to 5 pages in length. Each question will carry 7 marks. The total weightage of the section shall be 14 marks.

Part-I

Company: Meaning of company, Incorporation, Types of Companies (including OPC & LLP), Memorandum and Articles of Association, Prospectus.

Share Capital: Types of shares, Alterations of share capital, Allotment of shares, IPO, Transfer of shares, Dividend, Bonus shares, Buy Back of shares, Borrowing Powers – Debentures, Charges.

Part-II

Company Management: Board of Directors and their Qualifications, Appointment, Removal, Legal Position, Powers of Directors including MD and Manager.

Corporate Social Responsibility: Meaning, CSR Committee, CSR Policy, CSR Activities, CSR Reporting

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SEBI: Objectives, Status, Powers, Guidelines issued by SEBI Regarding Disclosure and Investor Protection with Reference to Pre-issue Obligations, Post–issue Obligations, Promoter’s Contribution & Lock in Period.

Recommended Readings:

1. Singh, Avtar, Company Law, Easter Book Co. Lucknow Ed., 2007.
2. Avadhanni, V. A., SEBI Guidelines and Listing of Companies, Himalaya Publishing House, Delhi.
3. Begrail Ashok K., Company Law, Vikas Publishing House (P), Ltd., 5- Ansari Road, Delhi Ed. 2006.
4. Chuhan, S.D. Singh and Sharma N.K., Indian Company Law Sahitya Bhawan, Agra, Ed., 1981.
5. Shah, S.M. Lectures on Company Law; Law, N.M. Tripathi (P) Ltd. Co., 1974
6. Corporate legal framework, Dr. G K Varshney, Sahitya Bhavan Publications.

Latest editions of books should be followed.

FINANCIAL AND COST ACCOUNTING

PGDFS- 104

Time Allowed: 3 Hours

Maximum Marks: 50

Internal Assessment: 13

Theory: 37

Note: The question paper covering the entire syllabus shall be divided into three Sections as follows:

Section A

It will consist of 8 very short answer type questions covering the whole syllabus with answer to each question up to five lines in length. The candidates are required to attempt all 9 compulsory questions. Each question will carry 1 mark. The total weightage of this section shall be 9 marks.

Section B

It will consist of four questions (Q. No. 2, 3, 4, 5) from Part- I of the syllabus. The candidates are required to attempt any two with answer to each essay type question up to 5 pages in length. Each question will carry 7 marks. The total weightage of the section shall be 14 marks.

Section C

It will consist of four questions (Q. No. 6, 7, 8 and 9) from Part- II of the syllabus. The candidates are required to attempt any two with answer to each essay type question up to 5 pages in length. Each question will carry 7 marks. The total weightage of the section shall be 14 marks.

Part-I

Concepts and Conventions of Financial Accounting, Introduction to Accounting Standards

Final Accounts of Limited Companies: Revised Schedule VI to Final Accounts, Disclosures in Financial Statements.

Final Accounts of Banking Companies

Final Accounts of Insurance Companies

Part-II

Concepts of Costs and Costing: Cost Accountancy, Classification of Costs,

Installation of Costing System, Cost Sheet Preparation, Concepts of Decision Making tools in Cost Accounting

Overview of Cost Accounting Techniques: Budgetary Control, Standard Costing (only material variances) and Marginal Costing, Break-even-Analysis.

Recommended Readings:

1. Bhattacharya, S.K. and John Dearden, "Accounting for Management - Text and Cases", Vikas Publishing House.
2. Lele RK. and Jawahar Lal, "Accounting Theory", Himalaya Publishers.
3. Porwal, L.S. "Accounting Theory", Tata McGraw Hill.
4. Horngren, Charles T., Gary L. Sundem and William O. Stratton, "Introduction to Management Accounting", Pearson Education Asia.
5. Sharma, Subhash and M.P. Vithal, "Financial Accounting for Management Text and Cases", McMillan.
6. Arora, M.N., "Cost Accounting - Principles and Practice", Vikas Publishing House.
7. Pandey, I.M, "Essentials of Management Accounting", Vikas Publishing House.
8. Cost accounting principles and practice, S P Jain; K L Narang; T R Dhingra, Kalyani Publishers.
9. Cost Accounting, A K Dhir and Kamaldeep Kaur, Sharma Publications.

Latest editions of books should be followed.

FINANCIAL MARKETS

PGDFS 105

Time Allowed: 3 Hours

Maximum Marks: 50
Internal Assessment: 13
Theory: 37

Note: The question paper covering the entire syllabus shall be divided into three Sections as follows:

Section A

It will consist of 8 very short answer type questions covering the whole syllabus with answer to each question up to five lines in length. The candidates are required to attempt all 9 compulsory questions. Each question will carry 1 mark. The total weightage of this section shall be 9 marks.

Section B

It will consist of four questions (Q. No. 2, 3, 4, 5) from Part- I of the syllabus. The candidates are required to attempt any two with answer to each essay type question up to 5 pages in length. Each question will carry 7 marks. The total weightage of the section shall be 14 marks.

Section C

It will consist of four questions (Q. No. 6, 7, 8 and 9) from Part- II of the syllabus. The candidates are required to attempt any two with answer to each essay type question up to 5 pages in length. Each question will carry 7 marks. The total weightage of the section shall be 14 marks.

Part I

Indian Financial System: An overview, nature and role of financial system; financial system and economic development

Financial Markets: Introduction and classification

Money Market: Meaning, constituents, functions of money market; Money market instruments- call loans, treasury bills, certificate of deposits, commercial bills, trade bills etc.; Recent trends in Indian money market

Capital Market: Functions, organisation and instruments; primary and secondary markets; their role and recent developments, SEBI guidelines regarding Investor Protection.

Part II

Debt Market: Introduction, debt instruments; profile of Indian debt market

Equity Market: Initial public offer; book building process, underwriting of issues; functions of stock exchanges; member and listing procedure at NSE in India; trading, clearing and settlement procedure at NSE

Commodities Market: Introduction to commodities market

Derivatives Market: Definitions, products, participants and functions, types of derivatives

Recommended Readings:

1. SEBI Guidelines, Nabhi Publications
2. Capital Market Management, V.A Avadhani - Himalaya Publishing House
3. Primary Market & IPO, ICFAI Publication.
4. Economic Times Market Watch, ICFAI Publication
5. The Financial Services Revolution, Clifford E Kirsch - McGraw Hill
6. Financial Institutions and Markets, L.M. Bhole, Tata McGraw Hill, 2004, 4th Edition.
7. Indian Financial System, Theory and Practices, M.Y. Khan, Tata McGraw Hill, 2004, 4th Edition.
8. Indian Securities Markets- Investors View Point, R.P. Hoods, Excell Books (1998), New Delhi.
9. Debt Market, Suryanarayan, ICFAI Publication Press (2002).
10. Indian Financial System, B.V. Pathak, Pearson Education.
11. Financial Markets and Institutions, Saunders, Tata McGraw Hill, 3rd Edition.

Latest editions of books should be followed.

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SEMINAR BASED ON TERM PAPER

PGDFS 106

Time Allowed: 3 Hours

Maximum Marks: 50

CORPORATE LEGAL ENVIRONMENT

PGDFS 201

Time Allowed: 3 Hours

Maximum Marks: 50

Internal Assessment: 13

Theory: 37

Note: The question paper covering the entire syllabus shall be divided into three Sections as follows:

Section A

It will consist of 8 very short answer type questions covering the whole syllabus with answer to each question up to five lines in length. The candidates are required to attempt all 9 compulsory questions. Each question will carry 1 mark. The total weightage of this section shall be 9 marks.

Section B

It will consist of four questions (Q. No. 2, 3, 4, 5) from Part- I of the syllabus. The candidates are required to attempt any two with answer to each essay type question up to 5 pages in length. Each question will carry 7 marks. The total weightage of the section shall be 14 marks.

Section C

It will consist of four questions (Q. No. 6, 7, 8 and 9) from Part- II of the syllabus. The candidates are required to attempt any two with answer to each essay type question up to 5 pages in length. Each question will carry 7 marks. The total weightage of the section shall be 14 marks.

Part-I

Indian Contract Act: Essentials of a Valid Contract, Types of Contracts, Offer and Acceptance, free consent, consideration, Breach of Contract, Bailment, Indemnity and Guarantee, Provisions regarding Agency.

Negotiable Instrument Act: Negotiable Instruments, Holder and Holder in due Course, Endorsement and Crossing, Dishonour of a Negotiable Instrument. Limited Liability Partnership Act, 2009

Fundamentals of Indirect Taxes: Excise and Custom Duties

Sale of Goods Act: Definitions, Conditions and Warranties, Caveat Emptor, Rules Regarding Delivery, Unpaid Seller's Rights.

Part-II

Company Meetings: General Provisions, Statutory Meeting, AGM, EGM, Board Meetings

Prevention of Oppressions and Mismanagement of companies

Compulsory Winding up of a Company.

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Recommended Readings:

1. Singh, Avtar, Company Law, Easter Book Co., Lucknow Ed., 2007.
2. Avadhanni, V. A., SEBI Guidelines and Listing of Companies, Himalaya Publishing House, Delhi.
3. Begrail Ashok K., Company Law, Vikas Publishing House (P) Ltd., 5-Ansari Road, Delhi Ed., 2006.
4. Chuhan, S.D. Singh and Sharma N.K., Indian Company Law Sahitya Bhawan, Agra Ed., 1981.
5. Shah, S.M. Lectures on Company Law; Law, N.M. Tripathi (P) Ltd. Co., 1974.
6. Samaldas Gandhi Marg, Mumbai Ed., 1981.
7. Singh, A., "Principles of Mercantile Law", (2011), Eastern Book Co.
8. Tulsian, P. C., "Business Laws", 2nd Edition (2000), Tata McGraw Hill, New Delhi.
9. Kucchal, M.C., "Business Law", 5th Edition (2009), Vikas Publishing, House (P) Ltd.
10. Maheshwari & Maheshwari, "Business Law", National Publishing House, New Delhi.
11. Chadha, P. R., "Business Law" Galgotia Publishing Company, New Delhi.

Latest editions of books should be followed.

PORTFOLIO & INVESTMENT MANAGEMENT

PGDFS- 202

Time Allowed: 3 Hours

Maximum Marks: 50
Internal Assessment: 13
Theory: 37

Note: The question paper covering the entire syllabus shall be divided into three Sections as follows:

Section A

It will consist of 8 very short answer type questions covering the whole syllabus with answer to each question up to five lines in length. The candidates are required to attempt all 9 compulsory questions. Each question will carry 1 mark. The total weightage of this section shall be 9 marks.

Section B

It will consist of four questions (Q. No. 2, 3, 4, 5) from Part- I of the syllabus. The candidates are required to attempt any two with answer to each essay type question up to 5 pages in length. Each question will carry 7 marks. The total weightage of the section shall be 14 marks.

Section C

It will consist of four questions (Q. No. 6, 7, 8 and 9) from Part- II of the syllabus. The candidates are required to attempt any two with answer to each essay type question up to 5 pages in length. Each question will carry 7 marks. The total weightage of the section shall be 14 marks.

Part-I

Portfolio Management: Portfolio management in theory: Risk and Return-Return and Risk for a Single Security, Risk and Return for a portfolio of Securities, Principles of Portfolio Construction Random Walk Theory and Stock Prices, The Capital Asset Pricing Model-Systematic and Unsystematic Risk, Efficient Diversification-Types of Market Efficiency, Price of Unsystematic Risk in Diversified Portfolio-Obtaining Beta Co-efficient and Alpha-A Final Perspective, Capital Asset Pricing Model, Single Index and Multi-factor Models.

Portfolio Analysis: Scope, Markowitz Theory, Efficient Frontier, Sharpe Ideal-Index, Treynor Index- Illustration

Some practical aspects- Fundamental and Technical Analysis, introduction to Equity Research

Portfolio selection and international diversification: Scope-types of Investors, Finding Cut-off Rate, Efficient Frontier and Portfolio Selection, Borrowing and Lending Factor and Efficient Frontier, International Diversification.

Part-II

Investment Analysis: Nature and scope of investment management. Financial and Economic Meaning of Investment, Importance and Features of Investment Programme, Investment Management Framework, Historical Development of Investment Management, Investment objectives and risks, Forms of Investment.

Evaluating Return and Risk: Arithmetic Average Return versus Geometric Average Return, Expected rate of Return, the Risk-Return-Trade off, Measuring Risk, Types of Risk, Beta Coefficient.

Investment Enrichment: Suggestions and guidelines for effective Investment for a successful Investor, Steps to become a present investor for corporate securities, Measures for promoting healthy sustained development of the investment market, Suggestions for building an Optimal Portfolio for Basic Investment and Fixed Investments, Equity Investments-General Guidelines.

Recommended Readings:

1. Security Analysis and Portfolio Management. 6e, Donald E Fischer and Ronald J Jordan, Prentice-Hall, India.
2. Investment Analysis and Management, 5e, Sharpe, Alexander, Bailey - Prentice Hall India.
3. Fundamentals of Investment, Geoffrey A Hirt, Stanley Block , Irwin/McGraw-Hill
4. Stock Market Analysis for Intelligent Investors, N J Yaraswy, Vision Books
5. Portfolio Management: Theory & Applications, 2e, James L Farrell, Irwin, McGraw-Hill
6. Stock Exchange and Investments, V Raghunathan - Tata McGraw-Hill
7. Essentials of Investments, 3e, Zvi Bodie, Alex Kane & Alan J Marcus, Irwin McGraw-Hill.
8. Investment Analysis & Portfolio Management, 8E, Reilly/Brown , Thomson.
9. Fundamentals of investment management, 4e, Preeti Singh, Himalaya Publishing House.
10. Securities analysis and portfolio management, 10 e, V A Avadhani, Himalaya publishing House.

Latest editions of books should be followed.

FINANCIAL MANAGEMENT

PGDFS 203

Time Allowed: 3 Hours

Maximum Marks: 50
Internal Assessment: 13
Theory: 37

Note: The question paper covering the entire syllabus shall be divided into three Sections as follows:

Section A

It will consist of 8 very short answer type questions covering the whole syllabus with answer to each question up to five lines in length. The candidates are required to attempt all 9 compulsory questions. Each question will carry 1 mark. The total weightage of this section shall be 9 marks.

Section B

It will consist of four questions (Q. No. 2, 3, 4, 5) from Part- I of the syllabus. The candidates are required to attempt any two with answer to each essay type question up to 5 pages in length. Each question will carry 7 marks. The total weightage of the section shall be 14 marks.

Section C

It will consist of four questions (Q. No. 6, 7, 8 and 9) from Part- II of the syllabus. The candidates are required to attempt any two with answer to each essay type question up to 5 pages in length. Each question will carry 7 marks. The total weightage of the section shall be 14 marks.

Part I

Objectives of Financial Management: Profit maximization Vs. Wealth maximization, Environment of Financial Management.

Analysis of Financial Statements: Common size financial statements, Ratio Analysis, Funds flow and cash flow statement.

Working Capital Management: Estimates of working capital, Accounts Receivable management, cash management, inventory management.

Part II

Capital budgeting – Techniques of Evaluation of Capital Expenditure – Capital Budgeting under Risk & Uncertainty,

Cost of Capital: Meaning, Significance and Computation of Cost of Capital.

Capital structure planning: leverage, concept of optimum capital structure, Capital market instruments, GDR/ADR issue.

Dividend policy: Theories of dividend, bonus shares including SEBI guidelines

Recommended Books:

References:

1. Berk, Jonathan and DeMarzo, Peter: Financial Management, Pearson Education, Dorling Kindersley (India) Pvt. Ltd.
2. Bhattacharya, Hrishlka: Working Capital Management: Strategies and Techniques. Prentice Hall, New Delhi.
3. Brealey, Richard A and Seward C. Myers: Corporate Finance, McGraw Hill, Int. Ed, New York.
4. Chandrara, Prasanna: Financial Management, Tata McGraw Hill, Delhi
5. Hampton, John: Financial Decision Making, Prentice Hall, Delhi.
6. Pandey, I,M: Financial Management, Vikas Publishing House, Delhi.
7. Van Horne. J.G. and J.M. Wachowicz Jr.: Fundamentals of Financial Management. Prentice-Hall, Delhi.
8. Van Horne, James G: Financial Management and Policy, Prentice Hall, Delhi,
9. Pinches,George E: Essentials of Financial Management; Harper and Row, New York.
10. Khan MY, Jain PK: Financial Management; Tata McGraw Hill, New Delhi.
11. Archer, Stephen, H., Choate G Marc, Racette, George; Financial Management; John Wiley, New York
12. Block, Stanley B, Geoffrey A Hilt: Foundations of Financial Management; Richard D.Jrwin, Homewood Illinois.

Latest editions of books should be followed.

INFORMATION TECHNOLOGY IN FINANCIAL SERVICES

PGDFS- 204

Time Allowed: 3 Hours

Maximum Marks: 50
Internal Assessment: 13
Theory: 37

Note: The question paper covering the entire syllabus shall be divided into three Sections as follows:

Section A

It will consist of 8 very short answer type questions covering the whole syllabus with answer to each question up to five lines in length. The candidates are required to attempt all 9 compulsory questions. Each question will carry 1 mark. The total weightage of this section shall be 9 marks.

Section B

It will consist of four questions (Q. No. 2, 3, 4, 5) from Part- I of the syllabus. The candidates are required to attempt any two with answer to each essay type question up to 5 pages in length. Each question will carry 7 marks. The total weightage of the section shall be 14 marks.

Section C

It will consist of four questions (Q. No. 6, 7, 8 and 9) from Part- II of the syllabus. The candidates are required to attempt any two with answer to each essay type question up to 5 pages in length. Each question will carry 7 marks. The total weightage of the section shall be 14 marks.

Part-I

Introduction to E-Commerce and E-Business

Meaning and Concept, Definition, The working of E-commerce, Electronic Commerce versus Traditional Commerce, Electronic Commerce and E-Business, Business applications of E-Commerce, E-Commerce Models.

Electronic Payment Systems- working and types of Electronic Payment Systems, Different methods of Electronic Payment Systems, Business-To-Business E-Commerce, Various Security Issues in E-Commerce.

Part-II

Introduction to MS-Excel: Features of MS-Excel , Open and Create a worksheet
Create and Print graph using pivot table, Save & Exit Worksheet, Using Multiple Worksheets,
Using Formulas & Functions

Introduction to Tally Package: Using Tally package for Financial Accounting.

Recommended Readings:

1. Singh, Gurvinder, “Windows Based Computer System”, Kalyani Publisher, 2009.
2. Norton, Peter, “Introduction to Computers”, Tata McGraw Hill, 2009.
3. Asok K. Nadhani, Kisor K Nandhani, Simple Tally 9: Financial Accounting, Invoicing & Inventory, BPB Publications, 2008.
4. Sinha, P.K. “Fundamental of Computers” BPB Publications, 2008.
5. Singh, Rachhpal, “E-Commerce and E-Business”, Kalyani Publications, 2004.
6. Arora, J.S. “Tally ERP 9.0”, Kalyani Publications, 2016.

Latest editions of books should be followed.

MANAGEMENT OF BANKING AND INSURANCE SERVICES

PGDFS- 205

Time Allowed: 3 Hours

Maximum Marks: 50

Internal Assessment: 13

Theory: 37

Note: The question paper covering the entire syllabus shall be divided into three Sections as follows:

Section A

It will consist of 8 very short answer type questions covering the whole syllabus with answer to each question up to five lines in length. The candidates are required to attempt all 9 compulsory questions. Each question will carry 1 mark. The total weightage of this section shall be 9 marks.

Section B

It will consist of four questions (Q. No. 2, 3, 4, 5) from Part- I of the syllabus. The candidates are required to attempt any two with answer to each essay type question up to 5 pages in length. Each question will carry 7 marks. The total weightage of the section shall be 14 marks.

Section C

It will consist of four questions (Q. No. 6, 7, 8 and 9) from Part- II of the syllabus. The candidates are required to attempt any two with answer to each essay type question up to 5 pages in length. Each question will carry 7 marks. The total weightage of the section shall be 14 marks.

Part-I

Introduction: Nature of Banking System in India, Meaning of Banking & Merchant terms. Types of Banks, Functions of Banks.

Liberalization in Financial Services: Need of Reforms in Banking structure, Different Phases of Indian Banking, Committees on Reforms in Banking Sector, Narasimham Committee, Verma Committee Recommendations, Challenges Ahead of Indian Banking. Mergers and Aquisitions in Indian Banking system, Emerging Trends in Indian Banking System.

Non-Performing Assets and Income Recognition: Introduction, Provisions for NPA, effects reasons for Assets belowing NPA, Tackling with NPA.

Services Provided by Banking: Deposit, Loans and Advances, Discounting of Bills, Letter of Credits, Guarantees, Liability & Rights of Surety.

Financing Priority Sector: Targets for funding to priority sector, credit guarantee schemes, SSI loan guarantee schemes, Benefits os SSI, Loan gurantee schemes.

Financing of Agriculture : Lending procedure for Agriculture loans, guidelines for recovery of Agriculture advances, Rashtriya Krishi Bima Yojna, Kisan Credit Card Scheme, Small Farmers Development Agencies. Anciliary Services of the Bank.

Part-II

Insurance: Meaning, nature and significance, essential requirements and principles of Insurance, Contract elements of General Insurance and Life Insurance, re-insurance, nationalization of insurance business in India, Role of Insurance in national economy.

Definition of Risk and Uncertainty, Classification of risks, sources of risk-external and internal, risk management.

IRDA Act: Salient feature, duties, powers and functions of the authority, financial Accounts and audit, power of Central Government to issue directions, IRDA (Protection of Policy Holders Interest) Regulation 2002, Rationale of opening up of the insurance sector to the private sector.

LIC of India: Role, functions and policies, modern life insurance in India, private sector companies in life insurance sector, recent trends in life insurance.

General Insurance : Meaning and origin, growth of General Insurance, nature of general insurance, different types of general insurance, law relating to general insurance organization and management of general insurance in India.

Deposit and Credit Insurance: Nature, terms and conditions, claim, recovery etc. public liability insurance, emergency risk insurance.

Insurance Surveyorship: Appointment, Legal Provisions and licensing, functions. Recent trends in Insurance Surveyorship.

Recommended Readings:

1. Banking Theory Law and Practice, Sundaram and Varshney, Sultan Chand and Sons
Publisher, year: 2004 Edition
2. Managing Indian Banks: Challenging Ahead, Vasant C Joshi & Vinay V Joshi, Sage
Publications, 2e.
3. Money Banking and International Trade, KPM Sundharam, Sultan Chand and Sons,
2002.

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4. Financial Institutions and Markets, LM Bhole Tata McGraw Hill, 2004, 4th Edition
5. Niehaus, Harrington (2007), Risk Management and Insurance, Tata McGraw-Hill
6. Financial Institutions and Markets, Meir Kohn - Tata McGraw Hill, 1996.
7. Management of Indian Financial Institutions, R M Srivastava Himalaya Publishing.
8. N.M. Misra Insurance Principles & Practice
9. O.S. Gupta Life Insurance (Frank Brothers, New Delhi)

Latest editions of books should be followed.

PG Diploma in Financial Services (Banking & Insurance)

SEMINAR BASED ON TERM PAPER

PGDFS- 206

Time Allowed: 3 Hours

Maximum Marks: 50