

Title of the Course:	Banking and Financial Services	L	T	P	Credit
Course Code:	UFM0700	3	-	-	3

Course Pre-Requisite: Basics of financial operations

Course Learning Objectives:

1. To understand banking system and practical operations
2. To know the various sources of finances
3. To comprehend different types of banking and financial services

Course Outcomes:

COs	After the completion of the course the student will be able to	Bloom's Cognitive	
		Level	Descriptor
CO1	Explain the concepts of banking systems and operations	2	Understanding
CO2	Analyze various sources of finances	4	Applying
CO3	Describe different types of banking and financial services	2	Understanding

Assessments :

ESE consists of 100 Marks question paper with equal weightage to each unit of the course

Course Contents:

Unit 1: Bank Introduction - Concept and Evolution of Banks, Types of Banks, Classification of Commercial Banks, Functions of Banks, Banking System , Banks: Emerging Trends and Challenges, Banker-Customer Relationship	6 Hrs
Unit 2: Banking Operations - Deposit Accounts: Types, Deposit Accounts: Procedure, Loans and Advances, Types of Loans, Know Your Customer (KYC) and Core Banking Solutions (CBS) operations	7 Hrs
Unit 3: Digital Banking - Introduction, Different aspects of Digital banking, Digital Banking Products, Digital Payment System, Trends in Digital Banking, Challenges in Digital Banking	6 Hrs
Unit 4: Introduction to Financial Services – Introduction to Indian Financial System; Financial Assets, Financial Markets, Financial Intermediaries, Regulatory System, Asset/ Fund based services, Fee based services	7 Hrs
Unit 5: Merchant Banking Services – Concept, merchant banking functions, pre-issue management services, post issue management services, Legal and Regulatory Frameworks	7 Hrs

Unit 6: Other Financial Services – Leasing and Hire Purchase, Factoring and Forfeiting, consumer Finance, Securitization, Venture Capital, Loan Syndication, Custodial and Depository Services, Credit rating.	7 Hrs
Books: <ol style="list-style-type: none">1. Financial services in India by V.A. Avadhani (Himalaya Publishing House)2. Financial Services by M.Y Khan (McGraw Hill Publications)3. Financial Management by Dr. R.P. Rustagi (Taxmann Publications)4. Financial Management by V.K. Bhalla (S.Chand Publishing)5. Financial Management by Prasanna Chandra (Tata McGraw Hill Publications)	

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