

## **B.COM**

### **FINANCIAL SERVICES (100 Marks – 75 Lectures)**

#### **Objective:**

To introduce students to some important asset/fund-based financial services provided by financial companies, their salient features and importance, and their current position in the Indian financial sector.

#### **Unit 1: Introduction (20 Marks- 15 Lectures)**

Meaning of Financial Services, Classification and types of financial services – “asset/fund-based services and fee-based/advisory services, Importance of financial services; growth and development of financial services in India

#### **Unit 2: Introduction to Depository (20 Marks- 15 Lectures)**

Need for a depository system, functions of a depository, depository participants (DPs), International Securities Identification Number (ISIN), Process of dematerialization, Process of rematerialisation CDSL, NSDL.

#### **Unit 3: Functions of Depository (20 Marks- 15 Lectures)**

Participant -Account Opening Beneficiary account, clearing member account, closure of account, freezing of account, procedure and documentation for changes in client details, transmission of shares, nomination of shares, process of transmission of securities held with or without nomination and jointly .

#### **Unit 4: Concept of Financial Planning (20 Marks- 15 Lectures)**

Need for financial advisory services , scope of financial advisory services, financial planning delivery process, process of determining client's situation and goals, importance of assessing client's investment risk profile, importance of assessing client needs , parameters for recommending investment strategy .

#### **Unit 5: Credit Rating & Securitization (20 Marks- 15 Lectures)**

Credit Rating – meaning, rating methodology, importance of credit rating; credit rating agencies in India including Small & Medium Enterprises Rating Agency (SMERA) Securitization of debt – Meaning, Features, Mechanism, Types, Special Purpose Vehicle, Benefits of Securitization, Issues in Securitization =

#### **Books for Study and Reference:**

- 1 How to make money in Stock Exchange, by William O'Neill – Liberated Stock Traders
- 2 Technical analysis explained, by Martin J. Pring - Liberated Stock Traders
- 1 Full of Bull: Do what wall street does, not what it says to make money in the markets, by Stephan T. Depth McClellan - Liberated Stock Traders
- 2 Stock Market Book on investment.

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**3 Capital Market in India, by Rajesh Chakrabarti & Shanker De**

- 4 Indian Stock Market P/E Ratios a Scientific Guide to Investors and Policymakers, by L. C. Gupta, P. K. Jain, C. P. Gupta, publication of Society for capital Market Research and Development, Delhi**
- 5 Fundamentals of Financial Management, by D. Chandra Bose, Prentice, Hall of India PVT. LTD., Delhi.**
- 6 Fundamentals of Financial Management Third Edition, by Prasanna Chandra Publication Tata McGraw-Hill Publishing Company LTD.**

**Note: Such more books may be added by teachers.**

