


<b>Programme:</b> M. Com (Advanced Accountancy)				<b>Semester : I</b>	
<b>Course :</b> Financial Services				<b>Code:</b>	
<b>Academic Year:</b> 2024-2025		<b>Batch:</b> 2024-2026		PGMCOMIAAEL224	
<b>Teaching Scheme</b>			<b>Evaluation Scheme</b>		
<b>Lectures</b>	<b>Practical</b>	<b>Tutorials</b>	<b>Credits</b>	<b>Internal Continuous Assessment (ICA) (weightage)</b>	<b>Term End Examinations (TEE) (weightage)</b>
60	Nil	Nil	04	40	60

<b>Learning Objectives :</b>	<ul style="list-style-type: none"> <li>The objective of this paper is to equip students with the knowledge of Financial Services</li> </ul>
<b>Learning Outcomes :</b>	<ul style="list-style-type: none"> <li>The successful completion of this course shall enable the students to understand <ol style="list-style-type: none"> <li>Different financial services offered</li> <li>Types of fund based financial services</li> <li>Types of fees based financial services.</li> </ol> </li> </ul>
<b>Pedagogy:</b>	Lecture, Case Studies, Presentation.

**Detailed Syllabus: (per session plan)**

**Session Outline for Financial Services**

**Each lecture session would be of one hour duration (60 sessions).**

<b>Module</b>	<b>Module Content</b>	<b>Module Wise Pedagogy Used</b>	<b>Module Wise Duration</b>
I	<b>Financial Services:</b> Introduction to Financial Services. Nature of Financial Services. Scope of Financial Services. Types of Financial Services. Fund Based Financial Services. Fee Based Financial Services financial engineering, need for innovation, new financial products and services, an overview of Indian financial services sector scenario	Lecture, Case Studies, Presentation	15 Lectures
II	<b>Leasing and Hire Purchase:</b> Leasing: Meaning and Tax Frameworks related to leasing with reference to Leasing. Problems on Leasing with Hire, Purchasing. Concept of Hire Purchase. Tax and depreciation implication. Problems on Hire Purchase	 g. Legislative implications Introduction to Hire Purchase.	15 Lectures

III	<p><b>Credit Rating and Securitization of Debt:</b>  Meaning and Process of Credit rating of financial instruments. Rating methodology. Introduction to various Rating Agencies. Rating Symbols of different companies. Securitization of Debts- Meaning and Features. Special Purpose Vehicle, Pass through certificate and mechanism. Benefits of Securitization. Issues of Securitization.</p>	Lecture, Case Studies, Presentation	15 Lectures
IV	<p><b>Depository Services, Factoring and Forfeiting, Credit Cards and Venture Capital Finance:</b>  Factoring: Types, Mechanism, Advantages and Disadvantages of Factoring. Forfeiting: Types, Mechanism, Advantages and Disadvantages of Forfeiting. Operational Procedure related with the working of Credit Card mechanism. Advantages and Disadvantages of Credit Cards. Procedure to obtain Venture Capital Finance Importance and advantages of Venture Capital Finance.</p>	Lecture, Case Studies, Presentation	15 Lectures

## REFERENCE BOOKS

1. Pathak, B. Indian Financial System. Pearson Education.
2. Khan, M. Y. Financial Services. Tata McGraw Hill.
3. Taxman. SEBI Manual.
4. Taxman. RBI Manual.
5. Kohn, M. Financial Institutions and Markets. Tata McGraw Hill.
6. Machiraju, H. R. Indian Financial System. Vikas Publishing House Pvt. Ltd.
7. Bhole, L. M. Financial Institutions and Markets. Tata McGraw Hill.
8. Various manuals and guidelines issued by Financial Institutions.

**Any other information:**

**Note: Latest edition of books may be used.**

## QUESTION PAPER PATTERN (3&4 credits course)

**EXTERNAL EXAM PAPER PATTERN (60 MARKS) to be implemented under NEP 2020 from Academic Year 2024 -25**

Q.1. Any 1 question out of 2 on Module 1 (15 marks)
Q.2. Any 1 question out of 2 on Module 2 (15 marks)
Q.3. Any 1 question out of 2 on Module 3 (15 marks)
Q.4. Any 1 question out of 2 on Module 1, Module 2 and Module 3 (15 marks)

(Short Notes any 2 questions out 3 on Module 1, 2 and 3)

**Rubrics for Evaluation of Internal Continuous Assessment (40 marks) to be implemented under NEP 2020 from Academic Year 2024 -25**

Sr No.	Examination Method	Marks	Marking Scheme	Criteria
1	Class Test	20	As per the student's score	MCQ, Short Practical Problems/Short Answers
2	Assignment/ Project	10	Subject knowledge – 10 marks, Content – 06 marks, Presentation- 04 marks	Topic will be given by faculty
3	Presentation	10	Subject knowledge- 06marks, Presentation skills - 04 marks	PPT Presentation

## QUESTION PAPER PATTERN (2 credits course)

**EXTERNAL EXAM PAPER PATTERN (30 MARKS) to be implemented under NEP 2020 from Academic Year 2024 -25**

Q.1. Any 1 question out of 2 on Module 1 (12 marks)
Q.2. Any 1 question out of 2 on Module 2 (12 marks)
Q.3. Short Notes any 2 questions out of 3 on Module 1 and Module 2 (6 marks)

**Rubrics for Evaluation of Internal Continuous Assessment (20 marks) to be implemented under NEP 2020 from Academic Year 2024 -25**

Sr No.	Examination Method	Marks	Marking Scheme	Criteria
1	Class Test	10	As per the student's score	MCQ, Short Practical Problems/Short Answers
2	Assignment/ Project	05	Subject knowledge – 05 marks, Content – 03 marks, Presentation-02 marks	Topic will be given by faculty
3	Presentation	05	Subject knowledge- 03 marks, Presentation skills - 02 marks	PPT Presentation