GUJARAT UNIVERSITY
SYLLABUS FOR --- TY B.COM.

SEMESTER VI
Subject Code: FC 302 D
NAME OF THE COURSE: Financial Services

Objectives:
- To enrich the knowledge on key areas relating to management of financial services
- To enable the students to acquire skills necessary to successfully carve a career in areas of financial services

Number of credits: 2
Lectures per week: 2 of one hour each
Total sessions: 30

<table>
<thead>
<tr>
<th>Unit</th>
<th>Weightage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unit I</td>
<td>25%</td>
</tr>
<tr>
<td>Unit II</td>
<td>25%</td>
</tr>
<tr>
<td>Unit III</td>
<td>25%</td>
</tr>
<tr>
<td>Unit IV</td>
<td>25%</td>
</tr>
<tr>
<td>Total</td>
<td>100%</td>
</tr>
</tbody>
</table>

Unit – I
Introduction to financial services – meaning and concepts, characteristics, types, objectives/functions, importance, evolution and growth, the regulatory framework
Merchant banking – meaning, origin and development, functions, regulations

Unit – II
Mutual funds – meaning, origin and growth, constitution and management, types, advantages and disadvantages, performance, regulations
Insurance services – introduction, principles, types, intermediaries, regulations

Unit – III
Leasing – definition, types, advantages and limitations for lessor and lessee
Hire-purchase – meaning and features, rights of hirer, difference between leasing and hire purchase financing
Venture capital - concepts and characteristics of venture capital, stages of investment/financing, venture capital in India, regulatory framework
Factoring – meaning, mechanism, types, advantages and disadvantages, factoring Vs bill discounting, Indian scenario
Unit – IV

Credit rating – meaning, origin, importance, rating system, regulatory framework

Depository services – depository system, depository participant, SEBI guide lines, dematerialization and rematerialisation of shares, electronic settlement of trade

Plastic money – concept and different forms, credit and debit card, credit card cycle, advantages and limitations, factors affecting the usage of cards, future outlook

Reference:

1. Financial services by S. Gurusamy (TMH)
2. Financial services by Shashi Gupta & Nisha Aggarwal (Kalyani Publishers)
3. Financial Markets & Services by E.Gordon & K. Natarajan – Himalaya
5. Financial Services by M. Y. Khan – TMH