

**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

Unit	Weightage
Unit I	25%
Unit II	25%
Unit III	25%
Unit IV	25%
Total	100%

Unit – I

Introduction to financial services – meaning and concepts, characteristics, types, objectives/functions, importance, evolution and growth, the regulatory frame work

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 frame work

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
4. Merchant banking & Financial Services by Lalit K.Bansal– Unistar Books
5. Financial Services by M. Y. Khan – TMH