CC IV FINANCIAL SERVICES AND INSTITUTIONS

Unit I

Financial Services: Concept and scope of financial services – structure of financial institutions- Financial instruments – Economic environment – Important regulatory framework governing financial services.

Unit II

Trends in Capital market Operations: Capital market – Money market – Recent trends in capital market operations – Securities Contracts (Regulation) Act 1956.

Unit III

Non-Banking financial intermediaries – Chit funds – Nidhis – Unit Trust of India – Hire Purchase finance companies – Steps involved in Factoring Transactions – Lease Finance Companies.

Unit IV

Housing Finance – creation of National Housing Finance - Report of Kelkar Committee, 2002 – HDFC, HUDCO – Development Banks. IFCI, IDBI, ICICI, SIDBI – Cooperative Housing Finance.

Unit V

Merchant Banking – Venture Capital – Consumer finance – credit card – ATM – Credit rating.

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