

**Major Based Elective II Financial Services**

- Unit 1.** Financial Services: Concept and scope of financial services – structure of financial institutions- Financial instruments – Economic environment – Important regulatory framework governing financial services.
- Unit 2.** Trends in Capital market Operations: Capital market – Money market – Recent trends in capital market operations – Securities Contracts (Regulation) Act 1956.
- Unit 3.** Non-Banking financial intermediaries – Chit funds – Nidhis – Unit Trust of India – Hire Purchase finance companies – Steps involved in Factoring Transactions – Lease Finance Companies.
- Unit 4.** Housing Finance – creation of National Housing Finance - Report of Kelkar Committee, 2002 – HDFC, HUDCO – Development Banks. IFCI, IDBI, ICICI, SIDBI – Cooperative Housing Finance.
- Unit 5.** Merchant Banking – Venture Capital – Consumer finance – credit card – ATM – Credit rating.

**Reference:**

- 1) Gorden. E, & K. Natarajan, *Emerging Scenario of Financial Services*, Himalaya Publishing House.
- 2) Kothari, C.R., *Investment Banking and customer service*, Arihand Publishers, Jaipur.
- 3) Kuchnal S.C. *Financial Management*, Vikas Publishing House, New Delhi
- 4) Maria John.S, *Financial Markets and Institutions*, Palani Paramount Publication,2004.
- 5) Santhanam. B., *Financial Services*, Marsham Publications, 2003.
- 6) Srivastava, R.M. *Financial Decision Making, Problems and Cases*, Sultan & Sons, New Delhi.
- 7) Vasant Dasi, *Development Banking – Issues and options*, Himalaya Publishing House.