Sector Specific Elective: BFSI

PROGRAM	**Master of Business Administration**
SEMESTER	**IV**
COURSE TITLE	**Financial Services**
COURSE CODE	**03BM0427**
COURSE CREDITS	**03**
COURSE DURATION	**40 Hrs (40 sessions of 60 minutes each)**

COURSE OUTCOME

- To understand different Financial services in detail their process and issues delivering from Bank and Customer perspectives.

COURSE CONTENTS:

Unit No	Unit / Sub Unit	Sessions
I	**Meaning & Evolution of Financial Services:** Introduction to Financial services – Meaning and Concept Characteristics, Types & Objectives. **Asset Based Financial Services:** Study of Different types of assets with Banks/NBFC - Personal loan, Car loan, Commercial Vehicle and Commercial equipment loan, Home loan, Gold loan, Loan against Securities, Mortgage, Business loans (CC/OD and WC), Education loans, Agri Loans (Kissan Credit Card), Self Help Group, PL on Credit Card, Pradhan Mantri Mudra and Stand up India Scheme, Two Wheeler loans **Liability Based Financial services** Deposits, Borrowings, Bills Payable, Participation certificates, Tax payment etc	9
II	**Recovery & Collections:**Recovery & collections of Loans; Collection mechanism – SARAFAESI ACT; Lok Adalat; DRT; Recovery Agency and Agents; Role of Call Centre in Collection; Classification of Assets; Provisioning for NPA –Default, Write off, liquidation.	6
III	***Live Project:*** *A Student has to visit any Banking company or Financial institution for a period of 12 days. Preparing a report on asset or liability product of a financial institution/Bank. Student to prepare a report encompassing the end to end process of asset or liability product sourcing and disbursement/activation.*	11

Evaluation:

The students will be evaluated on a continuous basis and broadly follow the scheme given below:

		Weight age
A	Continuous Evaluation Component (Assignments / Quizzes / Class Participation etc.)	20% (C.E.C.)
B	Internal Assessment- Project	30% (I.A.)
C	End-Semester Examination	50% (External Assessment)

Reference Books:

Sr.No	Author/s	Name of the Book	Publisher	Edition & Year of Publication
R-01	Rajesh Kothari	Financial Services in India – concept and application	Sage publication	2010
R-02	Vasanthi Venugopal. and Raghu, V.N. .	Services Marketing.	Himalaya Publishing House Mumbai:,	2006
R-03	Jafor Ali Khan	Non-banking Financial Companies (NBFCs) in India: Functioning and Reforms	New Century Publications	2010
R-04	Bharati V. Pathak	The Indian Financial System: Markets, Institutions and Services	Pearson	3rd Edition

Note: Wherever the standard books are not available for the topic appropriate print and online resources, journals and books published by different authors may be prescribed.

Websites:

1. http://www.bankingfinance.in/customer-relationship-management-banking-sector.html
2. https://rbi.org.in/scripts/NotificationUser.aspx?Id=9949&Mode=0
3. https://www.wikiaccounting.com/list-types-audit-level-assurance/