

**SRI VENKATESWARA UNIVERSITY – TIRUPATI**  
**FIRST YEAR – II SEMESTER**  
**(W.E.F. Academic Year 2023 - 24)**

**(MINOR)**  
**SEMESTER – II**

**Course 1: FINANCIAL SERVICES**

**Theory** **Credits: 4** **4 hrs/ week**

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**Learning Objectives:**

The course provides a complete package of finance and financial services related subjects so that the students are well equipped with the functional aspects of the various types of financial products and services available in our country.

**Learning Outcomes:**

At the end of the course, the student will be able to understand the world of financial services and to facilitate the understanding of the various Financial Services. The course covers Merchant banking services, credit rating, leasing and Hire purchases. The students able to understand other financial services like factoring and forfaiting procedural aspects.

**Unit 1: Financial Services:**

Role of Financial Services - Banking and Non Banking Companies – Activities of Non Banking Finance Companies- Fund Based Activities - Fee Based Activities .

**Unit 2: Merchant Banking Services:**

Scope and importance of merchant banking services - Venture Capital - Securitization - Demat services - Commercial Paper.

**Unit 3: Leasing and Hire-Purchase:**

Types of Lease, Documentation and Legal aspects – Fixation of Rentals and Evaluation - Hire Purchasing- Securitization of debts - House Finance.

**Unit4: Credit Rating:**

Purpose – Types – Credit Rating Symbols – Agencies: CRISIL and CARE – Equity Assessment vs. Grading – Mutual funds.

**Unit5: Other Financial Services:**

Factoring and Forfeiting - Procedural and financial aspects - Installment System - Credit Cards - Central Depository Systems: NSDL, CSDL.

**Activities:**

- Collection and study the various financial services
- Invited lectures on the field topics by local experts
- Introducing online classes from financial experts on merchant banking and leasing etc.
- Field visit to banks and financial institutions
- Observation, study and analysis of selected institutions
- Assignments, Group discussion, quiz etc.

**Reference Books:**

1. B. Santhanam, Financial Services, Margham Publication, Chennai. 2.M.Y. Khan, Financial Services, Tata McGraw – Hill, New Delhi. 3. Machendra Raja, Financial Services, S.Chand Publishers, New Delhi.
4. V. A. Avdhani, Marketing of Financial Services.
5. Machiraji, “Indian Financial System”, Vikas Publishers.

6. Sandeep Goel, Financial Services, PHI Learning.
7. L.M. Bhole, Financial Institutions and Markets, Tata McGraw Hill.
8. SEBI Guidelines, Bharat Publications, New Delhi.
9. E. Gordon & H. Natarajan, Capital Market in India, Himalaya publishing House