

# FACULTY OF ECONOMICS & BUSINESS

## SYLLABUS

### FOR

## P.G. DIPLOMA IN FINANCIAL SERVICES (BANKING & INSURANCE)

(SEMESTER: I-II)

Session: 2019-20



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## GURU NANAK DEV UNIVERSITY AMRITSAR

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**COURSE SCHEME****SEMESTER – I**

<b>Subject Code</b>	<b>Subject</b>	<b>Marks</b>	<b>Number of Periods in a Week</b>
PGDFS-101	Financial Services – I	50	6
PGDFS-102	Financial Institutions	50	6
PGDFS-103	Financial Sector Regulations - I	50	6
PGDFS-104	Financial and Cost Accounting	50	6
PGDFS-105	Financial Markets	50	6
PGDFS-106	Seminar Based on Term Paper	50	3
	<b>Total:</b>	<b>300</b>	<b>33</b>

**SEMESTER-II**

<b>Subject Code</b>	<b>Subject</b>	<b>Marks</b>	<b>Number of Periods in a Week</b>
PGDFS-201	Financial Sector Regulations - II	50	6
PGDFS-202	Financial Services – II	50	6
PGDFS-203	Financial Management	50	6
PGDFS-204	Information Technology in Financial Services	50	6
PGDFS-205	Management of Banking and Insurance Services	50	6
PGDFS-206	Seminar Based on Term Paper	50	3
	<b>Total:</b>	<b>300</b>	<b>33</b>

PGDFS -101

FINANCIAL SERVICES – I

**Time Allowed: 3 Hours****Maximum Marks: 50****Instructions for the Paper Setters:-**

Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

**SECTION-A**

**Introduction to Financial Services:** Concept, Nature, Objectives, Features, Types, Importance of Financial Services.

**Merchant Banking:** Concept, Origin and Development, Functions and Scope, Importance, Guidelines of SEBI on Merchant Banking.

**SECTION-B**

**Leasing:** Concept, Development, Types of Leasing, Advantages of Leasing, Financial Evaluation, and Tax Implications.

**Hire Purchase and Finance:** Definition, Rights of Hirer, Rate of Interest, Accounting of Hire Purchase, Methods of Interest Calculation.

**SECTION-C**

**Credit Rating Agencies:** Concept, Objectives, Factors affecting Credit Ratings, Procedural aspects of Credit Rating, Credit Rating Agencies in India.

**Consumer Finance:** Definition, Types, Sources of Consumer Finance, Mode of Consumer Finance, Demand of Consumer Finance, Products covered, Terms of Finance, Advantages and Disadvantages.

**SECTION-D**

**Mutual Funds:** Meaning, Origin and Growth of Mutual Funds, Constitution and Management of Mutual Funds, Classification of Mutual Fund Schemes, NAV and Pricing of Mutual Fund Units, Recent Trends of Mutual Funds in India.

**Other Financial Services:** Stock Broking: Stock broker, and Sub-Broker, SEBI Guidelines, Credit Card Services: Types of Cards, Credit Card Vs Debit Card, Facilities to the Cardholder, Risks attached.

**Recommended Readings:**

1. A Manual of Merchant Banking, J C Verma - Bharat Law House.
2. SEBI Guidelines, Nabhi Publications.
3. Capital Market Management, V.AAvadhani - Himalaya publishing House.
4. Financial Institutions and Market, LM Bhole - Tata McGraw Hill.
5. Primary Market & IPO, ICFAI Publication.
6. Economic Times Market Watch, ICFAI Publication.
7. Handbook of leasing, hire purchase and factoring, K Sriram - ICFAI Publication.
8. How to do lease financing and hire purchase business, Nabhi Publications.
9. Inside Leasing, FaroulIrani - Tata McGraw Hill.
10. Leasing comes of age : Indian scene, DrPremlal Joshi - Amrita Prakashan.
11. Equipment leasing partnerships, Cudworth- Probus.
12. The Financial Services Revolution, Clifford E Kirsch - McGraw Hill.
13. Indian Financial System, Dr. S Guruswamy, Tata McGraw Hill.
14. Credit Rating, J C Verma - Bharat Law.

**PGDFS -102****FINANCIAL INSTITUTIONS****Time Allowed: 3 Hours****Maximum Marks: 50****Instructions for the Paper Setters:-**

Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

**SECTION-A**

**Indian Financial Institutions:** Meaning, Features, Categories, Role, Banking and Non-banking Financial Institutions

**Reserve Bank of India:** Structure, Nationalization, Management, Functions, Departments

**SECTION-B**

**Commercial Banking in India:** Commercial Bank Structure, Public Sector Banks, Private Sector Banks, Security of Bank Advances.

**Cooperative Banking in India:** Meaning, Features, Importance, Structure of Cooperative Banks, Problems.

**SECTION-C**

**Clearing Corporation of India Limited (CCIL):** Introduction, Settlement Risks, Settlement Methods, Risk Management System, Managing Specific Risks, Benefits.

**Discount and Finance House in India Limited (DFHIL):** Introduction, Financial Resource, Objectives, Operations, Achievements

**SECTION-D**

**EXIM Bank:** Business Profile, Project and Services export, Fund Based Facilities, FREPEC, Operating Procedure, Export Capacity creation programmes.

**Note:** Change in Section D is desired. Rest of the sections as per previous syllabus.

**Recommended Readings:**

1. Kohn Meir, Financial Institutions and Markets, - Tata McGraw Hill, 1996.
2. Bhole L M , Financial Institutions and Markets, - Tata McGraw Hill.
3. Srivastava R M, Management of Indian Financial Institutions, Himalaya Publishing.
4. Gursamy S., Financial Markets and Institutions, Thomson (2004).
5. Bhalla V.K. Management of Financial Services, Anmol Publications Pvt. Ltd., New Delhi, 2002.
6. Pathak Bharati, Indian Financial System, Pearson Education, New Delhi, 2004.
7. Gurusamy S., Financial Services and System, Vijay Nicole Imprints Pvt. Ltd., Chennai, 2004.
8. Machiraju H.R., Indian Financial System, Vikash Publishing House Pvt. Ltd., New Delhi, 2002.
9. Khan M.Y., Financial Services, Tata McGraw Hill, New Delhi, 2001.
10. Khan M.Y., Indian Financial System, Tata McGraw Hill, New Delhi, 2001.
11. S. Guruswamy, Financial Markets and Financial Services, Tata McGraw Hill, New Delhi
12. Desai Vasant, The Indian Financial System, Himalaya Publication, Mumbai, 2001.

**PGDFS-103:****FINANCIAL SECTOR REGULATIONS – I****Time Allowed: 3 Hours****Max. Marks: 50****Instructions for the Paper Setters:-**

Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

**SECTION A**

**Stock Exchanges:** Securities Contract (Regulation) Act, 1956- An Introduction

**Regulatory Framework:** Important Provisions under BSCC Act and under Defense of Indian Rule (An Overview)

**SECTION B**

**SEBI:** Origin, Features of SEBI Bill, Objectives, Management, Powers and Functions, Role and Relevance

**Regulatory Framework:** Guidelines issued by SEBI regarding investor protection with reference to pre- issue regulations and post- issue regulations.

**SECTION C**

**NBFCs:** Definition, Structure, Classification, Regulatory framework covering prudential norms.

**Depositories Act:** Definitions, Rights and obligations of depositories, Participants, Issuers beneficial owners, Enquiry and Inspections, Penalty.

**SECTION D**

**Government Securities Act:** Definitions and Provisions

**FEMA Act:** Introduction, Objectives, Provisions of FEMA, Difference between FERA and FEMA.

**Recommended Readings:**

1. Srivastava R M, Management of Indian Financial Institutions, Himalaya Publishing.
2. Gursamy S., Financial Markets and Institutions, Thomson (2004).
3. Bhalla V.K. Management of Financial Services, Anmol Publications Pvt. Ltd., New Delhi, 2002.
4. Pathak Bharati, Indian Financial System, Pearson Education, New Delhi, 2004.
5. Gurusamy S., Financial Services and System, Vijay Nicole Imprints Pvt. Ltd., Chennai, 2004.
6. Machiraju H.R., Indian Financial System, Vikash Publishing House Pvt. Ltd., New Delhi, 2002.
7. Khan M.Y., Financial Services, Tata McGraw Hill, New Delhi, 2001.
8. Khan M.Y., Indian Financial System, Tata McGraw Hill, New Delhi, 2001.
9. S. Guruswamy, Financial Markets and Financial Services, Tata McGraw Hill, New Delhi
10. Desai Vasant, The Indian Financial System, Himalaya Publication, Mumbai, 2001.

**PGDFS- 104****FINANCIAL AND COST ACCOUNTING****Time Allowed: 3 Hours****Maximum Marks: 50****Instructions for the Paper Setters:-**

Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

**SECTION-A**

**Introduction to Financial Accounting:** Features, Need and Objectives, Advantages, Limitations and Branches of Accounting, Accounting as an Information System, Users of Accounting Information System.

**Investment Accounts****SECTION-B**

**GAAP:** Concepts and Conventions of Accounting, Accounting Standards in India, Standard Setting Procedure.

**Preparation of Final Accounts** of Banking and Insurance Companies.

**SECTION-C**

**Introduction to Cost Accounting:** Definition, Need, Features, Scope, Difference between Cost Accounting and Financial Accounting, Advantages of Cost accounting.

**Elements and Components of cost and Cost classification**

**Single (Output ) Costing:** Meaning, Features, Costing Procedure, Meaning, Features and Advantages of Cost Sheet, Preparation of Cost Sheet.



**SECTION-D**

**Cost Control:** Budgeting- Meaning of Budgetary Control, Objectives and Classification of Budgets.

**Standard Costing:** Material and Labour Variances

**Marginal Costing:** Meaning, Features, Cost- Volume Profit Analysis, Tools of Marginal Costing- Contribution, P/V ratio, Break Even Point, Margin of Safety.

**Recommended Readings:**

1. Bhattacharya, S.K. and John Dearden, "Accounting for Management - Text and Cases", Vikas Publishing House.
2. LeleRK. and JawaharLal, "Accounting Theory", Himalaya Publishers.
3. Porwal, L.S. "Accounting Theory", Tata McGraw Hill.
4. Horngren, Charles T., Gary L. Sundem and William O. Stratton, "Introduction to Management Accounting", Pearson Education Asia.
5. Sharma, Subhash and M.P. Vithal, "Financial Accounting for Management Text and Cases", McMillan.
6. Arora, M.N., "Cost Accounting - Principles and Practice", Vikas Publishing House.
7. Pandey, I.M, "Essentials of Management Accounting", Vikas Publishing House.

PGDFS -105

**FINANCIAL MARKETS****Time Allowed: 3 Hours****Maximum Marks: 50****Instructions for the Paper Setters:-**

Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

**SECTION-A**

**Indian capital Market:** Importance, Functions, Growth of Indian Capital Market, Structure, Sources of Demand and Supply of funds.

**Capital Market Instruments:** Ownership Securities, Government Securities, Creditorship Securities, Semi- Government Securities.

**Regulation Capital Market:** SEBI- Origin, Objectives, Organisation, Functions.  
Securities Contract Regulation Act- Importance, Provisions.

**SECTION-B**

**New Issue Market:** Functions, Methods of floating new issues, Operations in New Issue Market, Problems.

**Secondary Market:** NSE, OTCEI, Stock Holding Corporation of India Ltd. (SHCIL)  
Stock Exchange: Definition, Functions, Management and Organisation.

**SECTION-C**

**Money Market:** Meaning, Composition, Structure, Money Market and Capital Market  
**Treasury Bills**  
**Call Market**

**SECTION-D**

**Commercial Papers**  
**Certificate of Deposits**  
**Government Securities**  
**Foreign Exchange Market:** Structure and Operations.

**Recommended Readings:**

1. Management of Banking and Financial Services, Paul and Suresh, Pearson Education, 2007.
2. Banking Theory Law and Practices, Sunderam and Varshney, Sultan Chand and Sons Publisher, 2004, Edition.
3. Managing Indian Banks: Challenging Ahead, Vasant Joshi & Vinay Joshi, Sage Publications, 2e.
4. Money Banking and International Trade, KPMSundharam, Sultan Chand and Sons, 2002, Edition.
5. SEBI Guidelines, Nabhi Publications
6. Capital Market Management, V.AAvadhani - Himalaya Publishing House
7. Primary Market & IPO, ICFAI Publication.
8. Economic Times Market Watch, ICFAI Publication
9. The Financial Services Revolution, Clifford E Kirsch - McGraw Hill
10. Financial Institutions and Markets, L.M. Bhole, Tata McGraw Hill, 2004, 4th Edition.
11. Indian Financial System, Theory and Practices, M.Y. Khan, Tata McGraw Hill, 2004, 4th Edition.

**PGDFS -106**

**SEMINAR BASED ON TERM PAPER**

**Time Allowed: 3 Hours**

**Maximum Marks: 50**

PGDFS- 201

**FINANCIAL SECTOR REGULATION- II****Time Allowed: 3 Hours****Maximum Marks: 50****Instructions for the Paper Setters:-**

Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

**SECTION A**

**Banking Regulation ACT, 1949:** Definitions, Provisions regarding business of banking companies

**Monetary Policy:** Meaning, objectives, measures

**SECTION B**

**BASEL Norms:** I, II and III. Provisions and implications.

**SARFAESI Act, 2002**

**SECTION C**

**RTI ACT, 2005**

**Commercial Banks:** Importance, Structure, Functions.

**SECTION D**

**KYC NORMS:** Need for KYC, Organizational structure, Documentation for KYC, RBI Guidelines.

**Anti-Money Laundering:** Origin, Definition, Techniques, Impact on banking structure, RBI Guidelines.

**Recommended Readings:**

1. Clifford Gomez, Financial Markets, Insurance and Financial Services, PHI.
2. Dr. S. Guruswamy, Financial Services, Tata McGraw Hill.
3. Dr. Punithavathy Pandian, Financial Services & Markets, Vikas Publication.
4. Sundaram and Varshney, Banking Theory Law and Practice, Sultan Chand and Sons Publisher.
5. Shakti R. Mohapatra, Debidutta Acharya, Banking and Insurance, Pearson Education India
6. Dudley Lockett, Money and Banking, McGraw Hill
7. Principles & Practices of Banking- By Indian Institute of Banking & Finance- Macmillan Publication

PGDFS- 202

**FINANCIAL SERVICES – II****Time Allowed: 3 Hours****Maximum Marks: 50****Instructions for the Paper Setters:-**

Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

**SECTION-A**

**Venture Capital Financing:** Definition, Characteristics, Evolution, Venture Capital Investment Process, Advantages, Forms of Venture Capital Assistance, Venture Capital Assistance, Venture Capital in India, SEBI and Venture Capital Financing.

**Factoring:** Concept, Mechanism, Bill Discounting and Factoring, Forms of Factoring, Benefits, Problems, Factoring in India.

**Forfeiting:** Meaning, Process, Factoring vs. Forfeiting, Advantages.

**SECTION-B**

**Debt Securitization:** Concept and Definition Need of Securitization, Participants in Securitization Process, Mechanism of Securitization, Benefits and Problems, Securitization in India.

**Depository:** Definition, Need, Depository System, Participants, Mechanism, Legal Framework, Benefits, Depositories in India.

**SECTION-C**

**Insurance:** Definition, Importance, Principles of Insurance, Insurance Industry: Historical Perspective, Regulatory framework: IRDA, Functions of IRDA, Insurance Ombudsman, Insurance Association, Insurance Advisory Committee.

**NBFCs:** Definition, Structure, Classification, Types, Regulation of NBFCs, Prudential Regulations.

**SECTION-D**

**Other Financial Services:** Custodial Services: Custodian, Obligation and Responsibilities, Custodial Service Provides in India.

**Registrar and Share Transfer Agents:** Definition, Function, Role of Registrar in Public Issue, CAR, Obligation and Responsibilities.

**Recommended Readings:**

1. Clifford Gomez, Financial Markets, Insurance and Financial Services, PHI.
2. Dr. S. Guruswamy, Financial Services, Tata McGraw Hill.
3. Dr. Punithavathy Pandian, Financial Services & Markets, Vikas Publication.
4. Dr. R. Shanmugham , Financial Services, Wiley India.
5. Dr. S. Guruswamy, Financial Markets & Financial Institutions, Tata McGraw Hill.
6. Divya Nigam, R.M. Srivastava, Management of Indian Financial Institution, Himalaya Publication.

PGDFS -203

**FINANCIAL MANAGEMENT****Time Allowed: 3 Hours****Maximum Marks: 50****Instructions for the Paper Setters:-**

Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

**SECTION-A**

**Objectives of Financial Management:** Profit maximization Vs. Wealth maximization, Environment of Financial Management.

**Analysis of Financial Statements:** Common size financial statements, Ratio Analysis, Fundsflow and cash flow statement.

**SECTION-B**

**Working Capital Management:** Estimates of working capital  
Accounts Receivable management, cash management, inventory management.

**SECTION-C**

**Capital budgeting** –Techniques of Evaluation of Capital Expenditure–Capital Budgeting under Risk & Uncertainty,

**Cost of Capital:** Meaning, Significance and Computation of Cost of Capital.

**SECTION D**

Capital Structure Planning: Leverage, Concept of Optimum Capital Structure, Theories of Capital Structure, Factors affecting capital structure.

**References:**

1. Berk, Jonathan and DeMarzo, Peter: Financial Management, Pearson Education, Dorling Kindersley (India) Pvt. Ltd.
2. Bhattacharya, Hrishlkas: Working Capital Management: Strategies and Techniques. Prentice Hall, New Delhi.
3. Brealey, Richard A and Seward C. Myers: Corporate Finance, McGraw Hill, Int. Ed, New York.
4. Chandrara, Prasanna: Financial Management, Tata McGraw Hill, Delhi
5. Hampton, John: Financial Decision Making, Prentice Hall, Delhi.
6. Pandey, I,M: Financial Management, Vikas Publishing House, Delhi.
7. Van Horne. J.G. and J.M. Wachowicz Jr.: Fundamentals of Financial Management. Prentice-Hall, Delhi.
8. Van Horne, James G: Financial Management and Policy, Prentice Hall, Delhi,
9. Pinches,George E: Essentials of Financial Management; Harper and Row, New York.
10. Khan MY, Jain PK: Financial Management; Tata McGraw Hill, New Delhi.
11. Archer, Stephen, H., Choate G Marc, Racette, George; Financial Management; John Wiley, New York
12. Block, Stanley B, Geoffrey A Hilt: Foundations of Financial Management; Richard D. Jrwin, Homewood Illinois.

**PGDFS- 204 INFORMATION TECHNOLOGY IN FINANCIAL SERVICES****Time Allowed: 3 Hours****Maximum Marks: 50****Instructions for the Paper Setters:-**

Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

**SECTION-A**

**Introduction to Computers:** Block diagram of digital computer, their functions Memory types, I/O devices, Secondary storage devices, History of computer, Computer Generations, PC Applications.

**SECTION-B**

**Introduction to MS- Word:** Features of MS–Word like Open and Create a document, Save a Document, Alignment of document, Mail merge Facility Spell check and grammar check, Printing of a document.

**SECTION-C**

**Introduction to MS-Excel:** Features of MS-Excel , Open and Create a worksheet

Create and Print graph using pivot table, Save & Exit Worksheet, Using Multiple Worksheets, Using Formulas & Functions

**SECTION-D**

**Introduction to Tally Package:** Using Tally package for Financial Accounting.

**Recommended Readings:**

1. Singh, Gurvinder, “Windows Based Computer System”, Kalyani Publisher, 2009.
2. Norton, Peter, “Introduction to Computers”, Tata McGraw Hill, 2009.
3. B.A. Forouzan, “Data Communication and Networking”, Tata McGraw Hill 2009.
4. Sharma Anshuman, “A Book of Fundamentals of Information Technology”, Lakhanpal Publishers, 2009.
5. Sharma Anshuman, “Fundamentals of Internet Applications”, Lakhanpal Publishers, 2009.
6. Asok K. Nadhani, Kisor K Nandhani, Simple Tally 9: Financial Accounting, Invoicing & Inventory, BPB Publications, 2008.
7. Sinha, P.K. “Fundamental of Computers” BPB Publications, 2008.



**PGDFS- 205      MANAGEMENT OF BANKING AND INSURANCE SERVICES****Time Allowed: 3 Hours****Maximum Marks: 50****Instructions for the Paper Setters:-**

Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

**SECTION-A**

**Introduction:** Nature of Banking System in India, Meaning of Banking & Merchant terms.

Types of Banks, Functions of Banks.

**Liberalization in Financial Services:** Need of Reforms in Banking structure, Different Phases of Indian Banking, Committees on Reforms in Banking Sector, Narasimham Committee, Mergers and Acquisitions in Indian Banking system.

**Non-Performing Assets and Income Recognition:** Introduction, Provisions for NPA, effects reasons for Assets becoming NPAs, Tackling with NPA.

**SECTION-B**

**Services Provided by Banking:** Deposit, Loans and Advances, Discounting of Bills, Letter of Credits, Guarantees, Liability & Rights of Surety.

**Financing Priority Sector:** Targets for funding to priority sector, credit guarantee schemes, SSI loan guarantee schemes, guidelines for financing priority sectors. Kinds of borrowers in the priority sector.

**Liquidity Management in Banks**

**Asset Liability Management**

**Security Investment Management**

**SECTION-C**

**Insurance:** Meaning, nature and significance, essential requirements and principles of Insurance, Contract elements of General Insurance and Life Insurance, re-insurance, nationalization of insurance business in India, Role of Insurance in national economy.

**Definition of Risk and Uncertainty,** Classification of risks, sources of risk-external and internal, risk management.

**IRDA Act:** Salient feature, duties, powers and functions of the authority, financial Accounts and audit, power of Central Government to issue directions, IRDA (Protection of Policy Holders Interest) Regulation 2002, Rationale of opening up of the insurance sector to the private sector.

**SECTION-D**

**LIC of India:** Role, functions and policies, modern life insurance in India, private sector companies in life insurance sector, recent trends in life insurance.

**General Insurance :** Meaning and origin, growth of General Insurance, nature of general insurance, different types of general insurance, law relating to general insurance organization and management of general insurance in India.

**Deposit and Credit Insurance:** Nature, terms and conditions, claim, recovery etc. public liability insurance, emergency risk insurance.

**Insurance Surveyorship:** Appointment, Legal Provisions and licensing, functions. Application of Management concepts in Insurance, Marketing of Insurance Policies, Insurance and Information technology.

**Recommended Readings:**

1. Banking Theory Law and Practice, Sundaram and Varshney, Sultan Chand and Sons Publisher, year: 2004 Edition
2. Managing Indian Banks: Challenging Ahead, Vasant C Joshi & Vinay V Joshi, Sage Publications, 2e.
3. Money Banking and International Trade, KPMSundharam, Sultan Chand and Sons, 2002.
4. Financial Institutions and Markets, LM Bhole Tata McGraw Hill, 2004, 4th Edition
5. Niehaus, Harrington (2007), Risk Management and Insurance, Tata McGraw-Hill
6. Financial Institutions and Markets, Meir Kohn - Tata McGraw Hill, 1996.
7. Management of Indian Financial Institutions, R M Srivastava Himalaya Publishing.
8. N.M. Misra Insurance Principles & Practice
9. O.S. Gupta Life Insurance (Frank Brothers, New Delhi)

**PGDFS- 206**

**SEMINAR BASED ON TERM PAPER**

**Time Allowed: 3 Hours**

**Maximum Marks: 50**