

**SEMESTER I**

**ENVIORNMENT OF FINANCIAL SYSTEM**

**Computer Code-1005**

**Module 1.5**

**Evaluation Pattern: Internal Evaluation 25 Marks**

**External Evaluation 75 Marks**

<b>Unit</b>	<b>Topic</b>	<b>Weight age %</b>	<b>No. of Periods</b>
<b>1</b>	<b><u>Financial System</u></b> Meaning, Significance & Components, Composition of Indian Financial Systems, RBI – Organization, Management, Functions – Credit Creation & Credit Control, Monetary Policy.	<b>25</b>	<b>15</b>
<b>2</b>	<b><u>Commercial Banks</u></b> Meaning, Functions ; Management & Investments, Policies of Commercial Banks, Recent trend in Indian Commercial Banks. All India Development Banks : Interest Rate Structure : Determinants of interest rate structure, Differential rate structure : Recent charges in interest rate structure, State level Development Banks : State Financial Corporation; Development banks in Industry Financing.	<b>25</b>	<b>15</b>
<b>3</b>	<b><u>Insurance Organizations</u></b>	<b>25</b>	<b>15</b>

	Objective & Functions, various schemes of LIC & GIC, Unit Trust of India : Objective & Functions, various schemes of UTI & Role of UTI in Industrial Financing		
<b>4</b>	<b><u>Financial Markets</u></b> Indian Money Market, Indian capital Market	<b>25</b>	<b>15</b>
	<b>Total</b>	<b>100</b>	<b>60</b>

### **Suggested Readings**

1. Financial Systems of India, Dr B D Ghonasgi, Himalaya Publishing House Ltd. 1997
2. Indian Financial System, S P Sharma & Mounica Vallabhaneni, I K Publishing House Pvt Ltd, 2012.