

**B.COM  
SEMESTER IV  
APPLIED COMPONENT  
FINANCIAL SERVICES  
(100 Marks – 75 Lectures)**

**Objective:**

To introduce students to some important asset/fund-based financial services provided by financial companies, their salient features and importance, and their current position in the Indian financial sector.

**Unit 1: Introduction  
Lectures)**

**(20 Marks- 15**

Meaning of Financial Services, Classification and types of financial services – asset/fund-based services and fee-based/advisory services, Importance of financial services; growth and development of financial services in India

**Unit 2: Introduction to Depository  
Lectures)**

**(20 Marks- 15**

Need for a depository system, functions of a depository, depository participants (DPs), International Securities Identification Number (ISIN), Process of dematerialization, Process of rematerialisation CDSL, NSDL.

**Unit 3: Functions of Depository  
Lectures)**

**(20 Marks- 15**

Participant -Account Opening Beneficiary account, clearing member account, closure of account, freezing of account, procedure and documentation for changes in client details, transmission of shares, nomination of shares, process of transmission of securities held with or without nomination and jointly .

**Unit 4: Concept of Financial Planning  
Lectures)**

**(20 Marks- 15**

Need for financial advisory services , scope of financial advisory services, financial planning delivery process, process of determining client's situation and goals, importance of assessing client's investment risk profile, importance of assessing client needs , parameters for recommending investment strategy .

**Unit 5: Credit Rating & Securitization  
Lectures)**

**(20 Marks- 15**

Credit Rating – meaning, rating methodology, importance of credit rating; credit rating agencies in India including Small & Medium Enterprises Rating Agency (SMERA)  
Securitization of debt – Meaning, Features, Mechanism, Types, Special Purpose Vehicle, Benefits of Securitization, Issues in Securitization =

**Books for Study and Reference:**

Agarwal O. P.: *Environment and Management of Financial Services*, Mumbai, Himalaya  
Batra G. S: *Financial Services: New Innovations*, New Delhi, Deep & Deep  
Bhole L. M. & Mahakud J: *Financial Institutions and Markets: Structure, Growth & Innovations*, New Delhi, Tata-McGraw Hill, 5e  
Khan M. Y: *Financial Services*, New Delhi, Tata McGraw-Hill  
Mantravadi P: *Financial Services*, Hyderabad, ICFAI

Pathak B. V: *Indian Financial System*, New Delhi, Pearson, 2e

Pezzullo M. N: *Marketing of Financial Services*, New Delhi, Macmillan

Rose P. S: *Financial Institutions: Understanding and Managing Financial Services*, Boston,  
Irwin

Seth R. K: *Marketing of Banking Services*, New Delhi

Websites:

[www.nseindia.com](http://www.nseindia.com)

[www.bseindia.com](http://www.bseindia.com)

[www.sebi.gov.in](http://www.sebi.gov.in)

<https://www.cdslindia.com>

[www.nsdl.co.in](http://www.nsdl.co.in)