



हिमाचल प्रदेश केन्द्रीय विश्वविद्यालय

Central University of Himachal Pradesh

Accredited by NAAC with A+ Grade with CGPA of 3.42

Department of Tourism and Travel Management

Course Code	:	TTM 465
Course Name	:	Finance and Investment Skills
Credits Equivalent	:	2 Credits

Course Objectives: The course is designed to:

- Enable the students to understand the basics of finance and Investment Skills.
- Enable students to manage their own portfolio and help other to design basic portfolio.
- Provide training and exposure to students about Investment skills and Investment markets.
- Provide experience to deal with savings, tax, risk, liquidity, returns and personal finance.

Course Contents

UNIT - I: Introduction to Financial System (3 hours)

- The Financial System, Nature, Evolution and Structure, The Functions of Financial Intermediaries , Financial Instruments
- The Role of Financial System in Economic Development , The Indian Financial System, Meaning of financial services, Importance of financial services, Types of financial services
- Financial services and economic environment, Players in financial services

UNIT - II: The Origin and Growth of Banking (4 hours)

- History, The Indian Banking system, Types of banks in India
- Challenges and Trends in Banking, RBI Structure, Role of RBI as a regulator
- Banker and customer, Bank`s obligation to customers, Types of accounts and customers
- Banks and technology, Various IT products and services, International banking services

UNIT-III: Insurance Sector (4 hours)

- Introduction, Definition, Need and importance, Life and non - life insurance
- Principles of Insurance, Kinds of Insurance, Life Insurance, General Insurance
- Rationale for opening up of the Insurance sector to Private Sector

- LIC, GIC, A brief introduction to IRDA Act. Insurance Act, 1938

UNIT - IV: Trading and settlement System in Stock Exchanges

(5 hours)

- Meaning and Functions of Stock exchanges
- Organization of Stock Exchanges in India: Traditional structure, Demutualization, Corporatization of Stock exchanges.
- Listing of Securities: Advantages of listing, listing Procedure
- Clearing and Settlement, Online Trading, Trading at NSE
- Trading and Settlement System at BSE
- Role of SEBI

UNIT - V: Mutual funds and Money Market Instruments

(4 hours)

- Mutual Funds, Structure of Mutual Funds, Types of Mutual Funds
- Advantages of mutual funds
- Treasury bill , Commercial bill, Commercial paper, Certificate of deposit
- REPO/Reverse REPO
- Call money, Notice money , Term money , Credit card , Factoring , Consumer finance

Prescribed Text Books:

1. Sasidharan & Mathews Security Analysis and Portfolio Management, Tata McGraw Hill, ND.
2. Khan M.Y. Financial Services, Fifth Edition, Tata McGraw Hill, New Delhi.
3. Siddaiah T. Financial Services. First Edition, Pearson, New Delhi.

Suggested Additional Readings:

1. Bhole L.M, (2011). Financial Institutions and Markets, Fifth Edition, Tata McGraw Hill, New Delhi.
2. Batra & Bhatia, (2001). Management of Financial Services. Deep & Deep Publication, New Delhi.
3. Ravichandran K. (2011). Merchant Banking and Financial Services. First Edition. Himalaya Publishing House, New Delhi.
4. Rose & Hudgins, (2010). Bank Management and Financial Services. Seventh Edition. Tata McGraw Hill, New Delhi.
5. Gupta, Aggrawal & Neeti, (2007). Financial Institutes & Markets. Kalyani Publication, New Delhi.
6. Khan M.Y. (2009) Indian Financial System, Sixth Edition, Tata McGraw Hill, New Delhi.
7. Pathak (2007) India Financial System, Second edition, Pearson, New Delhi.
8. Tripathy (2010). Financial Services. Fourth Edition, PHI Learning, New Delhi.

9. Gordon & Natarajan,(2010), Financial Markets and Services. Sixth Edition, Himalaya Publishing House, New Delhi.
10. Pathak (2011). The Indian Financial System. Third Edition. Pearson, New Delhi.