

## **BANKING & FINANCIAL INSTITUTES**

### **CHAPTER 1 : NATURE & ROLE OF FINANCIAL SYSTEM**

Meaning & Structure, Classification of Financial Institutions, Financial Markets, Financial Instruments & Services, Equilibrium of Financial Markets, Determinants, of Supply & Demand of Funds, Financial Systems & Economic Development Effect of Financial System on Savings & Investment Overview of Regulatory Framework of Financial System (SEBI, RBI, IRDA)

### **CHAPTER 2 : THE RESERVE BANK OF INDIA (RBI)**

Organization & Management, Functions, Roles, of RBI Reacting to Note Issuing Authority, Government Banker, banker's Bank, Exchange Control Authority, Promoter of Financial Systems, Monetary Policy of RBI, CRR, SLR

### **CHAPTER 3 : SECURITIES & EXCHANGE BOARD OF INDIA (SEBI)**

Objectives & Regulatory Approach, Power, Scope and Functions Rotes Relating to Primary & Secondary Market, Mutual Funds, Investor Protection

### **CHAPTER 4 : INSURANCE REGULATORY & DEVELOPMENT AUTHORITY (IRDA)**

Objectives, Duties, Powers, Role Relating to Protection of Consumer Interests, Financial Soundness of Insurance Industry, Healthy Growth of Insurance Market

### **CHAPTER 5 : COMMERCIAL BANKS**

Legal Framework of Regulating Banks, Regulations of Banking Business, Control Over Organization of Banks. Functions of Banks Relating to : Customer Relationship, Payment & Collection of Cheques & Other Negotiable Instruments, Opening Various Types of Accounts, Loans & Advances Computerization of banks, Electronic Banking

### **CHAPTER 6 : INSURNACE COMPANIES**

General Nature of Insurance Companies, Insurance Sector Reforms, Life Insurance Companies, General Insurance Companies, Types & Structures of Business, Income & Investment Patterns & Regulation

### **CHAPTER 7 : FINANCIAL MARKETS**

Overview, Functions & Instruments Relating to Many Market, Primary Market, Secondary Market, Debt Market, Derivatives Market, Commodities Market, Foreign Exchange Market

### **CHAPTER 8 : NON BANKING FINANCIAL COMPANIES (NBFCs)**

Nature & Categories, Importance of NBFCs, Resources of NBFCs, Regulation of NBFCs.

Types of NBFCs : Nature & Functions of Loan Companies, Investment Companies, Hire-Purchase Finance , Lease Finance, Housing Finance, Mutual Benefit Companies, Merchant Banking, Venture Capital Companies, Credit Rating Agencies, Depository & Custodial Services,

**RECOMMENDED BOOKS :**

- 1) Financial Institutions & Markets by L.M. Bhole
- 2) Financial Management by Ravi M. Kishor
- 3) Foundation of Financial Markets & Institutions by Fabozzi, Modigliani, Jones, Ferri (PEARSON)