AC – 20/04/2024
Item No. – 7.7 Sem. II (9b)

As Per NEP 2020

University of Mumbai

Syllabus for Basket of OE	
Board of Studies in Investment Management	
UG First Year Programme	
Semester - II	
Financial Institutions	**Credits 2**
I) Financial Institutions and Banking Landscape	1
II) Non-Bank Financial Landscape: Regulation, Risks, and Innovation	1
From the Academic Year	**2024-25**

Sr. No.	Heading	Particulars
1	**Description the course :** **Including but Not limited to :**	This course provides an overview of the different types of financial institutions, their roles in the economy, regulatory frameworks, risk management practices, and their impact on financial markets and the broader economy.
2	**Vertical :**	Open Elective
3	**Type :**	Theory
4	**Credit**:	2 credits (1 credit = 15 in a semester)
5	**Hours Allotted :**	30 Hours
6	**Marks Allotted**:	50 Marks
7	**Course Objectives**: (List some of the course objectives) 1. To understand the role and functions of financial institutions in the economy. 2. To analyze the structure, operations, and management of various financial institutions. 3. To examine regulatory frameworks governing financial institutions.	
8	**Course Outcomes**: (List some of the course outcomes) 1. Students will understand the role & functioning of regulatory bodies in financial sector 2. Student will be able to analyse the Financial System, Banking and Non-Banking Institutions, and also the key terminology of Financial Institutions for employment opportunity. 3. Students will be able to Identify types of risks faced by financial institutions, and Evaluate risk management techniques employed by financial institutions	

9	**Modules**:- Per credit One module can be created
	Module 1: Financial Institutions and Banking Landscape
	• **Introduction to Financial Institutions**: Definition and classification of financial institutions, Evolution and importance of financial institutions in the economy, financial intermediation process, Types of financial institutions: banks, credit unions, insurance companies, investment banks, etc. • **Commercial Banks:** Role and functions of commercial banks, Banking products and services, Balance sheet analysis and financial performance metrics, Bank regulations and supervision, Challenges and trends in commercial banking • **Central Banks and Monetary Policy:** Functions and objectives of central banks, Monetary policy tools and objectives, Central bank operations in money markets, The relationship between central banks and commercial banks, Monetary policy transmission mechanisms • **Credit Unions and Cooperative Banks:** Overview of credit unions and cooperative banks Structure and governance of credit unions, Services provided by credit unions and cooperative banks
	Module 2: Non-Bank Financial Landscape: Regulation, Risks, and Innovation
	• **Non-Bank Financial Institutions:** Types of non-bank financial institutions (NBFI), Shadow banking system and its implications, Regulation and supervision of NBFI • **Regulatory Framework:** Overview of financial regulation, Regulatory agencies and their roles, Key regulations impacting financial institutions • **Risk Management in Financial Institutions:** Types of risks faced by financial institutions: credit risk, market risk, liquidity risk, etc. and Risk Management Techniques, Basel Accords and their impact on risk management • **Technological Trends in Financial Institutions**: Fintech disruption in traditional banking, Digital banking services and platforms, Blockchain technology and its applications in financial institutions
10	**Text Books:** **1.** **2.** **3.** **4.** **………**

11	**Reference Books:** • "Financial Institutions Management: A Risk Management Approach" by Anthony Saunders and Marcia Cornett Published by McGraw-Hill Education • "Financial Institutions, Markets, and Money" by David S. Kidwell, David W. Blackwell, David A. Whidbee, and Richard W. Sias Published by Wiley • "Financial Markets and Institutions" by Jeff Madura Published by Cengage Learning • Financial Markets, Institutions and Financial Services by Kataria, K., & Rajni. Published by Galgotia Publishing Company.	
12	**Internal Continuous Assessment: 40%**	**External, Semester End Examination Individual Passing in Internal and External Examination : 60%**
13	**Continuous Evaluation through:** Quizzes, Class Tests, presentation, project, role play, creative writing, assignment etc.(at least 3)	1. Quizzes 2. Class Tests 3. Presentation **REFER DETAIL SYLLABUS DOCUMENT**
14	**Format of Question Paper:** for the final examination **FERER TO DETAILS SYLLABUS DOCUMENT**	

Sign of Chairman
Dr. Sunil Karve
Chairman of Banking & Insurance and Investment Management

Sign of the
Offg. Associate Dean
Dr. Ravikant Balkrishna Sangurde
Faculty of Commerce

Sign of the
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