From:
Prof. B. Ramakrishna Rao,
Special Officer.

To
The Registrar,
Andhra University,
VISA KHAPATNAM.

Sir,

Sub: P.G. Diploma in Financial Services (PT) Degree Course – Submission of revised syllabi and scheme of Instruction – Reg.
Ref: Your letter No. L.II(3)/P.G. Dip. in Financial Services/2008 Dated 01-02-2008.

With reference to your above letter, I wish to inform you that the syllabi and scheme of instruction relating to P.G. Diploma in Financial Services (PT) Degree course which were submitted earlier for approval and already approved stands cancelled. However, there is no change in the regulations of the above course.

I am herewith submitting the revised syllabi and scheme of instruction of the above course designed and sent by A.P. State Council for Higher Education, Hyderabad for adoption with effect from 2007-08 Admitted Batch. I request you to approve the same.

Thanking You,

Yours faithfully,

(B. RAMAKRISHNA RAO)

Encl: As above.
1. **Objective of the course:**
The objectives of this course are
i) To help in - service candidates especially those working in the realm of finance and accounting to update their knowledge for effective decision – making
ii) To prepare fresh candidates to equip with latest trends in the area of finance
iii) To provide opportunities to the students to learn contemporary concepts and trends in finance to those candidates who could not pursue their studies on a regular basis for various reasons

2. **Medium of instruction is English only.**

3. **Admission into PG Diploma in Financial Services:** Admission into PG Diploma in Financial Services is based on the marks obtained by the candidate in the Qualifying examination conducted by APSCHE, Hyderabad. The eligibility for the Qualifying examination is
   i) Any graduate other than BFA and BOL with 50% marks is eligible subject to the rule of reservation for SCs and STs .(or)
   ii) Candidates who passed CA,ICWA and other allied professional courses
   iii) The course is a part- time course open for both in – service as well as fresh candidates.

4. **Duration**
The duration of the course shall be one year consisting of two semesters with five theory papers in each semester

5. **Marks qualifying for a pass and class**
i) A candidate shall be declared to have passed the course if he /she obtained not less than 45% of total marks on aggregate in each semester and not less than 40% in each paper
ii) In the case of Project and comprehensive Viva-voce he is required to obtain not less than 50% of marks to be declared to have passed in the examination
   iii) The declaration of class is as follows
      a) 1st class – 60%. And above 60%.
      b) 2nd class – Between 50% and less than 60%.
      c) 3rd class – Between 40% and less than 50%.

6. **Reappearance provision:**
   If a candidate fails in any paper in any academic year, he may reappear for the same paper (s) in the subsequent year along with his/her juniors

7. **The Viva-voce committee consists of**
i) Head of the Department (Convener)
ii) Chairman PG Board of Studies
iii) Two subject experts nominated by the University either within the University or outside the University

8. **Course structure and scheme of examination:**
# POST GRADUATE DIPLOMA IN FINANCIAL SERVICES

Duration: One year

## First Semester

<table>
<thead>
<tr>
<th>Sl No.</th>
<th>Code</th>
<th>Paper</th>
<th>Internal Assessment</th>
<th>Sem</th>
<th>Max Marks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>101</td>
<td>Financial management</td>
<td>30</td>
<td>70</td>
<td>100</td>
</tr>
<tr>
<td>2</td>
<td>102</td>
<td>Financial markets</td>
<td>30</td>
<td>70</td>
<td>100</td>
</tr>
<tr>
<td>3</td>
<td>103</td>
<td>Investment &amp; Portfolio Management</td>
<td>30</td>
<td>70</td>
<td>100</td>
</tr>
<tr>
<td>4</td>
<td>104</td>
<td>Office &amp; Accounting Software</td>
<td>30</td>
<td>70</td>
<td>100</td>
</tr>
<tr>
<td>5</td>
<td>105</td>
<td>Business English</td>
<td>30</td>
<td>70</td>
<td>100</td>
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</table>

## Second Semester

<table>
<thead>
<tr>
<th>Sl No.</th>
<th>Code</th>
<th>Paper</th>
<th>Internal Assessment</th>
<th>Sem</th>
<th>Max Marks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>201</td>
<td>Issue Management</td>
<td>30</td>
<td>70</td>
<td>100</td>
</tr>
<tr>
<td>2</td>
<td>202</td>
<td>Stock Broking &amp; Credit Rating Services</td>
<td>30</td>
<td>70</td>
<td>100</td>
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<tr>
<td>3</td>
<td>203</td>
<td>Leasing, Hire Purchase &amp; Retail Banking Services</td>
<td>30</td>
<td>70</td>
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<td>4</td>
<td>204</td>
<td>Housing Finance &amp; Insurance Services</td>
<td>30</td>
<td>70</td>
<td>100</td>
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<tr>
<td>5</td>
<td>205</td>
<td>Marketing Financial Services</td>
<td>30</td>
<td>70</td>
<td>100</td>
</tr>
</tbody>
</table>

- Project Work: 100
- Comprehensive Viva: 100
- Grand Total: 1200
PG DIPLOMA IN FINANCIAL SERVICES (PGDFS)

I Semester:

1.1 FINANCIAL MANAGEMENT

Objective: The objective of this paper is to introduce the students to financial analysis, and investment, finance and dividend decisions of financial manager.


Reference books:

2. Prasnna Chandra, T
1.2 FINANCIAL MARKETS

Objective: The objective of this paper is to make the student acquaint with Indian financial systems and its components – money market, capital market, secondary market and investment banking.


Reference books:

1.3 INVESTMENT AND PORTFOLIO MANAGEMENT

Objective: The objective of this paper is to equip the student to know how to evaluate the various alternatives of securities available in the capital market.


Reference books:

6. Prasanna Chandra – Security Analysis and Portfolio Management, Tata Mc graw – Hill Co.Ltd Delhi
1.4 OFFICE AND ACCOUNTING SOFTWARE

Objective: The objective of this paper is to expose the candidate with the practical Applications of MS Office and Tally 9, and with theoretical concepts of ERP packages.


Reference books:

1.5 BUSINESS ENGLISH

Objective: The objective of this paper is to equip the students with verbal and non-verbal skills in meeting and negotiating and negotiating with people.

UNIT –I: Meeting people and exchanging information: Formal, informal and semi-formal introductions – Describing company activities and structures – Describing job responsibilities – Understanding and writing letters: Differences between formal and informal writing – Use of formal vocabulary and functional language in business letter writing – Planning producing effective initial business letters and responses to business letters – E-mail writing skills, Call taking etiquette / skills.

UNIT-II: Completing forms with required details: Asking appropriate questions in order to effectively gather information – Polite phrases of confirmation and communication breakdown – Understanding native speaking accents and dialects: Making and accepting offers: Functional language used in making verbal agreements – Effective techniques of presenting offers in English – Efficient written offers in English – Efficient written offer making an accepting.

UNIT –III: Describing and presenting products: Basic oral presentation techniques – Use of intonation in presenting product features – Explaining technical features in a simple way and paraphrasing for simplification; Giving and interpreting numerical data, common abbreviations and acronyms; Oral and written conventions for expressing numerical information in English – Pronunciation issues in expressing numbers and the alphabet – Understanding and learning the most common and useful business abbreviations and acronyms.

UNIT – IV: Giving instructions of others: Use of grammar in instruction giving in English – Effective presentation of oral instructions – Effective presentation of written instructions; Presenting and describing company information; Vocabulary of describing graphical and numerical information – Expressing cause and result in English – Summarizing important information concisely.

Unit – V: Giving feedback to others; Use of questions in self – assessment elicitation – Functional language of agreement of agreement and opining giving – Use of tone and intonation in good/ bad feedback – Motivating others – Use of emphatic structures in English – Use of conditionals to discuss future possibilities – Discourse strategies for effective relationship – team building skills.
II Semester:

2.1 ISSUE MANAGEMENT

Objective: The objective of this paper is to make the student fully acquainted with the Merchant Banking Services in relation to public issue management.

UNIT – I: Nature and Scope of Merchant Banking in India – Categories of merchant bankers/lead managers- SEBI guidelines for their code of conduct, obligations and responsibilities – Procedure for inspection – Defaults of merchant bankers and penalty points.


Reference Books :

2.2 STOCK BROKING AND CREDIT RATING SERVICES

Objective: The objective of this paper is to familiarize the student with the stock market operations and credit rating agencies in India and their services.

UNIT-I: Stock Broking: Concept – Stock brokers and sub – brokers – Registration, code of conduct, obligation of stock brokers and regulation of transaction between clients and brokers and sub – brokers- Foreign brokers.

UNIT-II: Stock market trading : Constituents of NSE and BSE –Wholesale debt market segment, Capital market segment – Trading system in debt and capital market segments – Clearing and settlement system in debt and capital market segments..


UNIT-IV: Credit Rating : Concept – SEBI regulatory framework – Registration, eligibility – Obligations of credit rating agencies – Code of conduct disclosure of rating definitions and rationale, maintenance of books and accounts – Credit rating agencies – Credit rating services, Advisory services, Research and Information services advisory services, banking financial services of CRISIL, ICRA, CARE and DCR.

UNIT – V: Rating process- For new issue and for changes – Rating methodology – Business risk , financial risk and fundamental analysis; Rating symbols and grades: By CRISIL, ICRA, CARE, and DCR for debentures, fixed deposits, short instruments , credit assessment, structured obligations, Real Estate projects, bond funds, Chit funds, bank loans, Insurance companies, banks and collective instrument schemes.

Books recommended:

1. Mach Raju Merchant Banking, new Age International publications.
2.3 LEASING, HIRE PURCHASE, AND BANKING SERVICES

Objective: The objective of this paper is to leasing, hire purchase and personal banking services of the NBFCs.

UNIT- I: Leasing Concept – Classification of leasing – Advantages and limitations of leasing – Legal framework – Legal documentation and agreement – Accounting for leases by a lessee – Accounting for leases by – Accounting and reporting for operating lease- Income tax aspects of leasing (theory and Problems).


UNIT-IV: Accounting and in the books of hirer and finance company Financial evaluation of from the point of view of hirer and finance company.

UNIT - V : Consumer Credit: Salient features – Flat and effective rate of interest – Interest rebate and evaluation of consumer credit (theory and Problems).

Reference books:

1 M.Y Khan , Financial Services, Tata McGraw Hill.
2. ICFAI: Leasing Services.
3. JCFAI: Hire Purchasing
4.ICFAI: Retail Banking
2.4 HOUSING FINANCE AND INSURANCE SERVICES

Objective: The objective of this paper is to enable the student to learn in detail the housing finance and insurance services in India.

UNIT-I: Housing Finance Need for housing finance – National Housing Bank (NHB) – Functions, deports, loans-Its powers – Registration _ Appointment of officers- Offences and penalties of board of directors of the NHB – NHB Directions to HFCs..

UNIT-II: NBH Guidelines on prudential norms: Income recognition, accounting standards , asset classification, provisioning for bad doubtful debts, capital adequacy and concentration of credit / investments- Refinance and Equity support to HFCs; Housing finance system: HUDCO –Commercial Banks –Cooperative banks – Specialized HFIs.

UNIT – III: Housing Finance Schemes : Loans, advance to individuals – Advances to Institutions, public agencies – Loans to builders – Schemes form SBI,HDFC<Citibank, etc.


Reference books:

1 M.Y Khan , Financial Services, Tata McGraw Hill, New Delhi.
2.5 FINANCIAL SERVICES MARKETING

Objective: The basic objective of this paper is to equip the marketing executive with professional knowledge in marketing concepts to manage effectively all the seven Ps of financial services marketing – price, product, place, promotion, people, physical evidence, and process.

UNIT –I: Concept of services marketing – Financial Services Marketing Environment – Micro and macro environment – Understanding financial services consumer – Service quality – GAP model and quality dimensions – Need for marketing for financial services marketing.


UNIT – V: Process mix: Blue printing – Matching of demand and supply; People mix: Role of employees and customers – CRM and e-CRM; Physical evidence: Elements and strategies – Application of services marketing concept in the marketing of fund based and fee based financial services.

Reference books: