

GANPAT UNIVERSITY									
FACULTY OF SOCIAL SCIENCES AND HUMANITIES									
Programme	Bachelor of Commerce					Branch/Spec.	General		
Semester	V					Version	1.0.0.0		
Effective from Academic Year		2026-27			Effective for the Batch admitted in		July 2024		
Course Code	BFIN304		Course Name			NBFC Framework and Mutual Fund Operations			
Teaching Scheme					Examination Scheme (Marks)				
(Per week)	Lecture (DT)		Practical (Lab.)		Total		CE	SEE	Total
	L	TU	P	TW					
Credit	04	00	00	00	04	Theory	50	50	100
Hours	04	00	00	00	04	Practical	00	00	00
Pre-requisites									
Students should be familiar with basic concepts related to banking, finance and business environment.									
Course Objectives									
<ul style="list-style-type: none"> <li>To provide the students with conceptual and pragmatic understanding about different services offered by Non-Banking Financial Companies.</li> <li>To acquainted students the fundamentals of Mutual Fund and its structure in India.</li> </ul>									
Course Outcomes									
On successful completion of the course, the students will be able to:									
CO1	Get acquainted with concepts of NBFCs as well as clarity of leasing and hire-purchase.								
CO2	Demonstrate their knowledge factoring, forfaiting and asset securitization services.								
CO3	Have conceptual clarity about mutual funds as one of the investment avenues with its working mechanism.								
CO4	Understand the mutual fund schemes and its legal structure of mutual funds in India.								
Theory Syllabus									
Unit	Content								Hrs.
<b>1</b>	<b>Basics of NBFCs, Leasing and Hire-Purchase</b> Definition of Non-banking Financial Companies (NBFCs), Types of NBFCs, Growth of NBFCs, Regulations of NBFCs, Regulatory norms and directions for NBFCs. Leasing: Concept, Classification, Advantages and Disadvantages of leasing. Hire Purchase: Definition and essential of hire purchase; Difference between lease and hire purchase.								<b>15</b>
<b>2</b>	<b>Factoring, Forfaiting and Asset Securitization</b> Concept of factoring, Types of factoring, terms and conditions of factoring contract, Factoring mechanism, Factoring charges, Export Factoring, Advantages of factoring. Forfaiting: Meaning and Features of Forfaiting, Cost of Forfaiting Services, Mechanism of Forfaiting Services, Differences between Factoring and Forfaiting Services Asset Securitization: Concepts of asset securitization, benefits of Securitization, Types, Structure and Process of Asset Securitization								<b>15</b>
<b>3</b>	<b>Mutual Fund</b> Introduction and Meaning of Mutual Fund, Benefits of mutual funds, Mutual fund concepts, Growth of mutual funds in India, Organization of mutual fund, Computation of NAV and Taxation effect on Mutual Fund								<b>15</b>
<b>4</b>	<b>Types of Mutual Fund Schemes and Legal Structure in India:</b> Types of Mutual Fund: Based on Structure ( <i>Open ended, Close ended and Interval funds</i> ), Based on Investment Objectives ( <i>Debt, Equity and Hybrid Funds</i> ) and Based on Investment Style ( <i>Passive and Active Funds</i> ) Legal Structure: Key Constituents of a Mutual Fund, Organization Structure of AMC, Role and Function of AMFI, Due Diligence Process by AMCs for Distributors of Mutual Funds, AMFI Code of Conduct for Intermediaries								<b>15</b>
Exam: Theory 100%, Numerical 0%									
Practical Content									
1	Students are required to visit two (2) Commercial Banks and two (2) NBFCs to gather data on any two types of loans (e.g., Personal Loan and Gold Loan). The collected data must be presented in a detailed								

	comparison table focusing on interest rates, processing fees, documentation, and disbursement timelines.																																																																																									
2	Collect factsheets for 10 diverse Mutual Funds (Equity, Debt, Hybrid, and ELSS). For each scheme, provide a brief investment profile and a comparison table covering: Asset Class, Risk-o-meter, Expense Ratio, Exit Load, and 1, 3, and 5-year historical returns.																																																																																									
<b>Text Books</b>																																																																																										
1	Bharti, Pathak. <i>Indian Financial System</i> , 5/e. Pearson Education India.																																																																																									
<b>Reference Books</b>																																																																																										
1	Bhole, L. M and Mahakud, J., <i>Financial Institutions and Markets</i> , McGraw Hill, New Delhi.																																																																																									
2	Desai, Vasant. <i>Fundamentals of the Indian Financial System: New Challenges, New Initiatives</i> . Himalaya Publishing House.																																																																																									
3	Gordon, E., and K. Natarajan. <i>Financial markets and services</i> . Himalaya Publishing House.																																																																																									
4	Kannan, R., K. R. Shanmugam and Saumitra Bhaduri. <i>Non-Banking Financial Companies Role in India's Development</i> . India Studies in Business and Economics.																																																																																									
5	Khan, M. Y. <i>Indian Financial System</i> . Tata McGraw-Hill Education.																																																																																									
6	Acharya, V. A. <i>Non-Banking Financial Practices: Concepts Institutions and Applications</i> . Chyren Publication.																																																																																									
7	Machiraju, H. R. <i>Indian Financial System</i> . Vikas Publishing House																																																																																									
<b>ICT/MOOCs Reference</b>																																																																																										
1	<a href="https://nptel.ac.in/courses/110/105/110105121/">https://nptel.ac.in/courses/110/105/110105121/</a>																																																																																									
2	<a href="https://onlinecourses.swayam2.ac.in/cec26_mg12/preview">https://onlinecourses.swayam2.ac.in/cec26_mg12/preview</a>																																																																																									
<b>Mapping of CO with PO and PSO:</b>																																																																																										
	<table border="1"> <thead> <tr> <th rowspan="2">Course Outcome (CO) No.</th> <th colspan="8">PO-CO Mapping</th> <th colspan="6">PSO-CO Mapping</th> </tr> <tr> <th>PO1</th> <th>PO2</th> <th>PO3</th> <th>PO4</th> <th>PO5</th> <th>PO6</th> <th>PO7</th> <th>PO8</th> <th>PSO1</th> <th>PSO2</th> <th>PSO3</th> <th>PSO4</th> <th>PSO5</th> <th>PSO6</th> </tr> </thead> <tbody> <tr> <td>CO1</td> <td>2</td> <td>1</td> <td>1</td> <td>1</td> <td>1</td> <td>1</td> <td>2</td> <td>3</td> <td>2</td> <td>1</td> <td>1</td> <td>2</td> <td>3</td> <td>3</td> </tr> <tr> <td>CO2</td> <td>2</td> <td>1</td> <td>1</td> <td>2</td> <td>1</td> <td>1</td> <td>2</td> <td>3</td> <td>2</td> <td>1</td> <td>1</td> <td>2</td> <td>3</td> <td>3</td> </tr> <tr> <td>CO3</td> <td>2</td> <td>2</td> <td>1</td> <td>1</td> <td>1</td> <td>2</td> <td>2</td> <td>3</td> <td>1</td> <td>1</td> <td>2</td> <td>1</td> <td>3</td> <td>3</td> </tr> <tr> <td>CO4</td> <td>2</td> <td>2</td> <td>1</td> <td>2</td> <td>1</td> <td>2</td> <td>2</td> <td>3</td> <td>1</td> <td>1</td> <td>2</td> <td>1</td> <td>3</td> <td>3</td> </tr> </tbody> </table>	Course Outcome (CO) No.	PO-CO Mapping								PSO-CO Mapping						PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PSO1	PSO2	PSO3	PSO4	PSO5	PSO6	CO1	2	1	1	1	1	1	2	3	2	1	1	2	3	3	CO2	2	1	1	2	1	1	2	3	2	1	1	2	3	3	CO3	2	2	1	1	1	2	2	3	1	1	2	1	3	3	CO4	2	2	1	2	1	2	2	3	1	1	2	1	3	3
Course Outcome (CO) No.	PO-CO Mapping								PSO-CO Mapping																																																																																	
	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PSO1	PSO2	PSO3	PSO4	PSO5	PSO6																																																																												
CO1	2	1	1	1	1	1	2	3	2	1	1	2	3	3																																																																												
CO2	2	1	1	2	1	1	2	3	2	1	1	2	3	3																																																																												
CO3	2	2	1	1	1	2	2	3	1	1	2	1	3	3																																																																												
CO4	2	2	1	2	1	2	2	3	1	1	2	1	3	3																																																																												