HINDU COLLEGE GUNTUR

(Re-accredited by NAAC as Grade „A" with CGPA 3.07)

DEPARTMENT OF ECONOMICS

ADD ON COURSE

ON

MONEY MARKET IN INDIA

1st JULY - 11th August 2017

Dr. P. Venugopal
Incharge

Dr.Y.Gowrisankar
Principal

List of students enrolled with signatures of students

S.No	Name of the student	Signature
1	D. Pavan kumar	Pavan Kumar-D
2	B. Anil Babu	B. Anil Babu
3	J. venkateswar Rao	J. venkateswar Rao
4	K. venkatesh	K. venkatesh
5	I. Iyyappa Reddy	I. Iyya Reddy
6	Y. Avinash	Y. Avinash
7	B. Bhanu prakash	B. Bhanu Prakash
8	Ch. Naveen kumar	Ch. Naveen Kumar
9	D. purna Chandra Rao	D. purna chandra
10	SK. Saida	Sk. Saida
11	T. Samuel Raj	T. Samuel.
12	G. kishore	G. kishore
13	K. Mahesh Babu	K. Mahesh Babu
14	B. Sagar Babu	B. Sagar Babu
15	G. Ravi	G. Ravi
16	S. pavan kalyan	S. pavan kalyan
17	T. Durga Rao	T. Durga Rao

18	G. prasad	G. Prasad
19	B. Ashok	B. Ashok
20	SK. Silar	SK. Silar
21	N. parisuddam	N. Parisuddam
22	D. Mahesh	D. Mahesh
23	Rambabu	Rambabu
24	S. John Babu	S. Joh Babu
25	B. F. Ali Ahammed	B.F Ali Ahammed
26	V. Siva Narayana	V. Siva
27	Prasanna kumar	Prasanna
28	A. Nagaraju	A. Nagaraju
29	N. Anusha	N. Anusha
30	M. Ravi Kumar	M. Ravi kumar
31	A. Sandeep	A. Sandepp
32	P. MOSes kumar	P. Moses kumar
33	Sk. Asif	Sk. Asif
34	A. kumar	A. kumar
35	N. venkatesh	N. venkatesh
36	Nagendra Babu	Nagendra Babu

S.NO	Name of the student	signature
1.	K. Ganesh kumar	K. Ganesh Kumar
2.	K. Srikanth	K. Srikanth
3.	N. Manohar	N. Manohar
4.	P. Deepika	P Deepika
5	Y. kamala	Y. Kamala
6	B. Srikanth	B. Srikanth
7	G. Suresh	G. Suresh.
8	K. Hanuman Naik	K. Hanuman Naiak
9	M. Sandeep	M. Sandeep
10	P. Sai kiran	P. Sai Kiran
11	B. Sirisha	B. Sirisha
12	B. Manoj	B. Manoj.
13	A. Nagarjuna	A. Nagarjuna
14	A. Lakshmi Mounika	A. Lakshmi Mounika
15	B. Nagendra Babu	B. Nagendra Babu
16	N. Murali	N. Murali
17	J. Gopi krishna	J. Gopi krishna

18	John Saida . SK	John Saida . SK.
19	R. pavan kalyan	R. Pavan Kalyan.
20	P. katam Raju	P. Katam Raju.
21	M. Sivaiah	M. Sivaiah
22	K. Sankara Rao	K. Sankara Rao.
23	Y. Gopaiah	Y. Gopaiah. Y. Gopaiah
24	P. Pavan kumar	P. Pavan kumar
25	M. Mastan vali	M. Mastan vali
26	C. Naga Raju	C. Nagaraju
27	G. Gopi	G. Gopi
28	K. Sindhu	K. Sindhu
29	K. Ratna prakash	K. Ratna prakash
30	K. Keerthi	K. Keerthi
31	K. Sai krishna	K. Sai Krishna
32	MD. Ali	MD. Ali
33	M. Ayyappa	M. Ayyappa.
34	R. Nagamani	R. Nagamani
35	T. Sai Teja	T. Sai Teja.
36	K. Sravani	K. Sravani

S.NO	Name of the Student	Signature
37	K. Koteswara Rao	K. Koteswara Rao
38	K. Uday Kumar	K. Uday Kumar
39	P. Govardhan	P. Govardhan
40	K. Thirumala	K. Thirumala
41	K. Kishore Babu	K. Kishore Babu
42	M. Srinivas Rao	M. Srinivas Rao
43	Y. Vishnu Sai Pavan	Y. Vishnu Sai Pavan
44	Y. Sivaiah	Y. Sivaiah.
45	C. Kalyan Chakravarthi	C. Kalyan Chakravarthi
46	K. Sankara Rao	K. Sankara Rao
47	M. V. Siva Rama Krishna	M.V. Siva Rama
48	R. Siva Sankar	R. SivaSankar
49	A. Bala Venkata Sai	A Bala Venkata.
50	C. Sagarmary Naidu	C. Sagarmary Naidu

ADD-ON COURSE SYLLABUS

SYLLABUS

Module – 1 INDIAN MONEY MARKET

Organized Market - Unorganized Market - Banking Sector - Sub-Markets - Reserve Bank - Commercial Bank - Development Bank - Cooperative Banks - Public Sector Banks - Private Sector Banks – State, Regional, Nationalized Bank.

Module – 2 CAPITAL MARKET

Government Securities – Industrial Securities – Intermediary Institutions – Development Institutions – Primary and Secondary Markets – Shares, Debentures, Securities.

Module – 3 INSURANCE

Concept of insurance – Life insurance- general insurance – types of life and general insurance – regulation of insurance business in India

Assessment procedure

This year we conducted an Add on course on Money Market in India. About 50 students participated in this course. The aim of this course is to inculcate knowledge on Money Market in India. In the end of course a test was conducted to evaluate the student's knowledge. All the qualified students were provided with a course certificate.

Question paper

I. Answer all the following questions 4X5=20M

1. Explain the different types of money market instruments?
2. What are the Functions of the Capital Market?
3. Write an essay on Health insurance concept?
4. Short note on equity security?

Scheme of valuation

1. Explain the different types of money market instruments?

A. 1. Treasury Bills are one of the most popular money market instruments. They have varying short-term maturities. The Government of India issues it at a discount for 14 days to 364 days.

These instruments are issued at a discount and repaid at par at the time of maturity. Also, a company, firm, or person can purchase TB’s. And are issued in lots of Rs. 25,000 for 14 days & 91 days and Rs. 1,00,000 for 364 days.

2. Commercial Bills

Commercial bills, also a money market instrument, works more like the bill of exchange. Businesses issue them to meet their short-term money requirements.

These instruments provide much better liquidity. As the same can be transferred from one person to another in case of immediate cash requirements.

3. Certificate of Deposit

Certificate of Deposit (CD’s) is a negotiable term deposit accepted by commercial banks. It is usually issued through a promissory note.

CD’s can be issued to individuals, corporations, trusts, etc. Also, the CD’s can be issued by scheduled commercial banks at a discount. And the duration of these varies between 3 months to 1 year. The same, when issued by a financial institution, is issued for a minimum of 1 year and a maximum of 3 years.

4. Commercial paper

Corporates issue CP’s to meet their short-term working capital requirements. Hence serves as an alternative to borrowing from a bank. Also, the period of commercial paper ranges from 15 days to 1 year.

The Reserve Bank of India lays down the policies related to the issue of CP’s. As a result, a company requires RBI‘s prior approval to issue a CP in the market. Also, CP has to be issued at a discount to face value. And the market decides the discount rate.

5. Call Money

It is a segment of the market where scheduled commercial banks lend or borrow on short notice (say a period of 14 days). In order to manage day-to-day cash flows.

The interest rates in the market are market-driven and hence highly sensitive to demand and supply. Also, the interest rates have been known to fluctuate by a large % at certain times.

2. What are the Functions of the Capital Market?

A. Irrespective of the capital market and its types, their functions are similar. These are listed below -

- Enhance trading of securities
- Provides a common platform to both investors and savers
- Accumulation of capital for companies that need them
- Stimulates economic growth
- It improves the process of allocation of capital
- Prepares for continuity of funds availability
- It reduces information and transaction charges significantly.
- Faster valuation of securities.
- Provides proper channeling of funds to be used productively.

3. Write an essay on Health insurance concept?

Health Care Coverage

Health insurance is a form of insurance policy that covers the costs of medical treatment. Health insurance policies either cover or repay the cost of treatment for any included disease or injury. Various forms of health insurance cover a wide range of medical bills.

It typically provides defence against :

- Inpatient care
- Critical illness treatment
- post-hospitalization medical bills
- Procedures for day-care

A few types of health insurance policies also cover resident care and pre-hospitalization costs. The following are some of the several types of health insurance policies available in India :

1) Individual Health Insurance

Provides coverage to a single person.

2) Family Floater Insurance

This type of insurance allows your complete family to be covered under one policy, which often includes the husband, wife, and two children.

3) Critical Illness Coverage

A sort of health insurance that covers a variety of life-threatening illnesses such as stroke, heart attack, renal failure, cancer, and other comparable conditions. When a policyholder is diagnosed with a serious illness, they get a lump sum payment.

4) Senior Citizen Health Insurance:

These insurance policies are designed for people over the age of 60.

5) Group Health Insurance

This is a type of insurance that a business provides to its employees.

4. Short note on equity security?

Equity Security

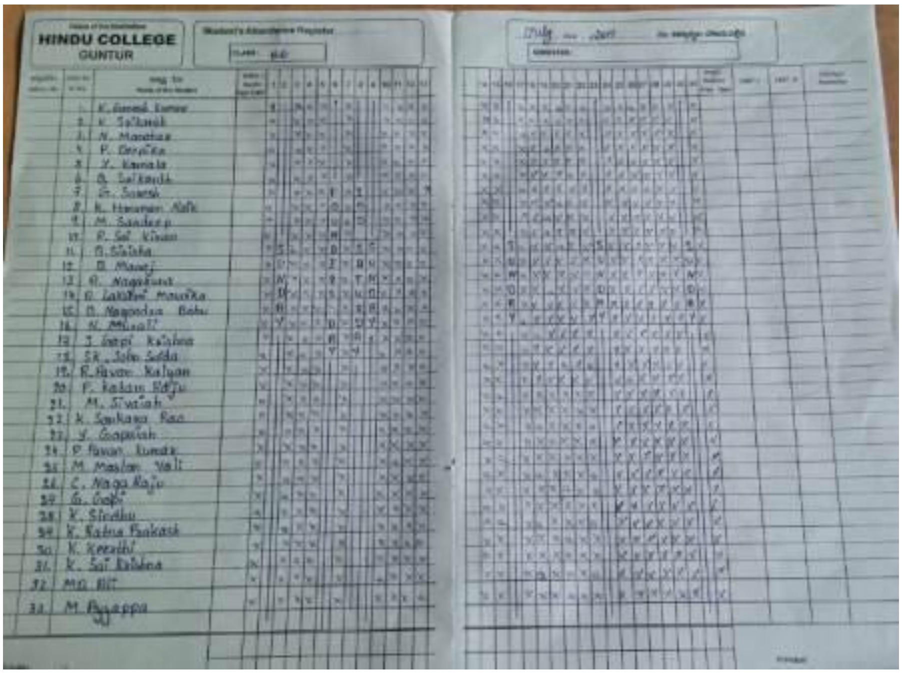
a. Equity Shares

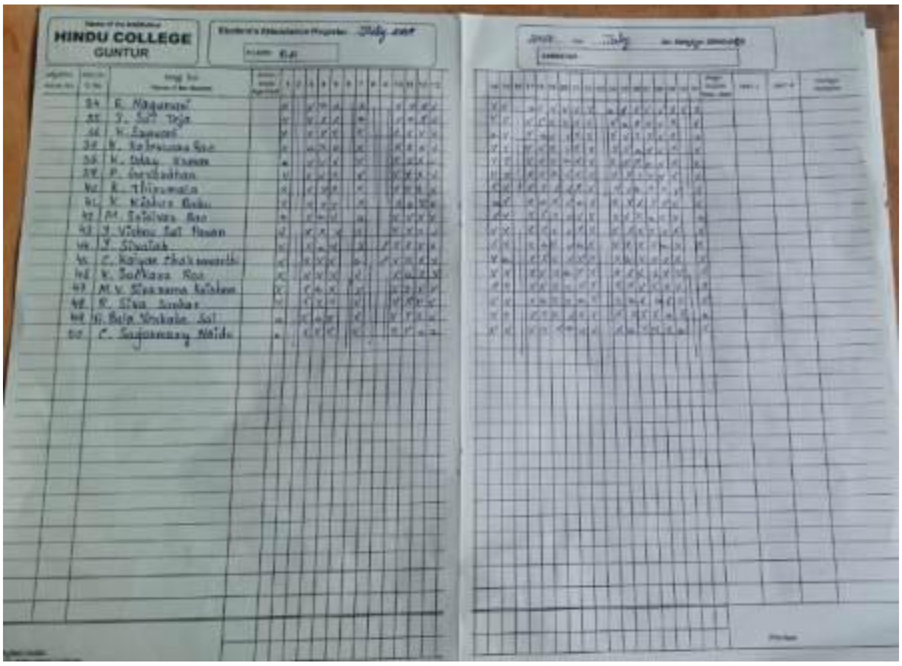
These shares are the prime source of finance for a public limited or joint-stock company. When individuals or institutions purchase them, shareholders have the right to vote and also benefit from dividends when such an organization makes profits. Shareholders, in such cases, are regarded as the owners of a company since they hold its shares.

b. Preference Shares

These are the secondary sources of finance for a public limited company. As the name suggests, holders of such shares enjoy exclusive rights or preferential treatment by that company in specific aspects. They are likely to receive their dividend before equity shareholders. However, they do not typically have any voting rights.

ADD-ON COURSE ATTENDANCE


HINDU COLLEGE
GUNTUR
Student's Attendance Register


HINDU COLLEGE
GUNTUR
Student's Attendance Register

HINDU COLLEGE
GUNTUR

Student's Attendance Register August-2017

CLASS: BA

S. No.	Name of the Student
1	K. Ganesh Kumar
2	K. Srikanth
3	M. Manohar
4	P. Deepika
5	Y. Kavitha
6	B. Srikanth
7	G. Suresh
8	K. Hanuman Naik
9	M. Sandeep
10	P. Sai Kiran
11	B. Sirisha
12	B. Manoj
13	A. Nagarjuna
14	A. Lakshmi Mounika
15	K. Nagendra Babu
16	M. Murali
17	T. Gopi Krishna
18	Sk. Jahn Saida
19	R. Pavan Kalyan
20	P. Kishore Babu
21	M. Sivaiah
22	K. Sankara Rao
23	Y. Gopaiah
24	P. Pavan Kumar
25	M. Madan Vali
26	C. Naga Raju
27	G. Gopi
28	K. Sridhar
29	K. Ratna Prakash
30	K. Keerthi
31	K. Sai Krishna
32	MD. Ali

HINDU COLLEGE
GUNTUR

Student's Attendance Register August-2017

CLASS: BA

ADD-ON COURSE CERTIFICATE

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DEPARTMENT OF ECONOMICS

Certificate of Participation

This is to certify that Mr. / Miss ______________________________

________________ Class. Group ________________ has participated in

"Money Market in India" programme organised from 01-07-2017 to 11-08-2017.

HEAD OF THE DEPARTMENT PRINCIPAL