

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	J. Jyyappa Reddy	J. Jyyappa 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 Rao
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. John 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. Sandeep
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 Naik
9.	M. Sandeep	M. Sandeep
10.	P. Sai Kiran	P. Sai Kiran
11.	B. Sirisha	B. Sirisha
12.	B. Manoj	B. Manoj
13.	A. Nagarajuna	A. Nagarajuna
14.	A. Lakshmi Mounika	A. Lakshmi Mounika
15.	B. Nagendra Babu	B. Nagendra Babu
16.	N. Muxali	N. Muxali
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.
24	P. Pavan Kumar	P. Pavan Kumar
25	M. Mastan vali	M. Mastan vali
26	C. Naga Raju	C. Naga Raju
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. Thisumala	K. Thisumala
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. Siva Sankar
49	A. Bala Venkata Sai	A. Bala Venkata Sai
50	C. Sagarmay Naidu	C. Sagarmay 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

Name of the Institution		Student's Attendance Register		Date		Page No.	
HINDU COLLEGE		GUNTUR		July 2017		17/07	
Sl. No.	Name of the Student	Roll No.	1	2	3	4	5
1.	K. Ganesh Kumar	1701					
2.	K. Sathish	1702					
3.	N. Manoj	1703					
4.	P. Deepika	1704					
5.	V. Karan	1705					
6.	B. Sathish	1706					
7.	G. Suresh	1707					
8.	K. Harman Kulk	1708					
9.	M. Suresh	1709					
10.	P. Sai Kumar	1710					
11.	G. Sathish	1711					
12.	B. Manoj	1712					
13.	G. Anand	1713					
14.	G. Lakshmi Pradeep	1714					
15.	G. Anand Babu	1715					
16.	M. Anand	1716					
17.	S. Sathish	1717					
18.	S. Sathish	1718					
19.	P. Sathish	1719					
20.	P. Sathish	1720					
21.	M. Sathish	1721					
22.	K. Sathish	1722					
23.	V. Sathish	1723					
24.	P. Sathish	1724					
25.	M. Sathish	1725					
26.	C. Anand	1726					
27.	G. Sathish	1727					
28.	V. Sathish	1728					
29.	K. Sathish	1729					
30.	K. Sathish	1730					
31.	K. Sathish	1731					
32.	M. Sathish	1732					
33.	M. Sathish	1733					

Name of the Institution		Student's Attendance Register		Date		Page No.	
HINDU COLLEGE		GUNTUR		July 2017		17/07	
Sl. No.	Name of the Student	Roll No.	1	2	3	4	5
34.	G. Anand	1734					
35.	S. Sathish	1735					
36.	K. Sathish	1736					
37.	K. Sathish	1737					
38.	K. Sathish	1738					
39.	P. Sathish	1739					
40.	K. Sathish	1740					
41.	K. Sathish	1741					
42.	P. Sathish	1742					
43.	V. Sathish	1743					
44.	P. Sathish	1744					
45.	K. Sathish	1745					
46.	K. Sathish	1746					
47.	K. Sathish	1747					
48.	K. Sathish	1748					
49.	K. Sathish	1749					
50.	K. Sathish	1750					
51.	K. Sathish	1751					
52.	K. Sathish	1752					
53.	K. Sathish	1753					
54.	K. Sathish	1754					
55.	K. Sathish	1755					
56.	K. Sathish	1756					
57.	K. Sathish	1757					
58.	K. Sathish	1758					
59.	K. Sathish	1759					
60.	K. Sathish	1760					

[illegible]

HINDU COLLEGE GUNTUR		Secondary Education Register		August 1947	
Name of the Candidate		Date		Page	
Sl. No.	Name of the Candidate	Roll No.	Grade	1	2
1	A. Aravind	101	10	100	100
2	A. Aravind	102	10	100	100
3	A. Aravind	103	10	100	100
4	A. Aravind	104	10	100	100
5	A. Aravind	105	10	100	100
6	A. Aravind	106	10	100	100
7	A. Aravind	107	10	100	100
8	A. Aravind	108	10	100	100
9	A. Aravind	109	10	100	100
10	A. Aravind	110	10	100	100
11	A. Aravind	111	10	100	100
12	A. Aravind	112	10	100	100
13	A. Aravind	113	10	100	100
14	A. Aravind	114	10	100	100
15	A. Aravind	115	10	100	100
16	A. Aravind	116	10	100	100
17	A. Aravind	117	10	100	100
18	A. Aravind	118	10	100	100
19	A. Aravind	119	10	100	100
20	A. Aravind	120	10	100	100
21	A. Aravind	121	10	100	100
22	A. Aravind	122	10	100	100
23	A. Aravind	123	10	100	100
24	A. Aravind	124	10	100	100
25	A. Aravind	125	10	100	100
26	A. Aravind	126	10	100	100
27	A. Aravind	127	10	100	100
28	A. Aravind	128	10	100	100
29	A. Aravind	129	10	100	100
30	A. Aravind	130	10	100	100
31	A. Aravind	131	10	100	100
32	A. Aravind	132	10	100	100
33	A. Aravind	133	10	100	100
34	A. Aravind	134	10	100	100
35	A. Aravind	135	10	100	100
36	A. Aravind	136	10	100	100
37	A. Aravind	137	10	100	100
38	A. Aravind	138	10	100	100
39	A. Aravind	139	10	100	100
40	A. Aravind	140	10	100	100
41	A. Aravind	141	10	100	100
42	A. Aravind	142	10	100	100
43	A. Aravind	143	10	100	100
44	A. Aravind	144	10	100	100
45	A. Aravind	145	10	100	100
46	A. Aravind	146	10	100	100
47	A. Aravind	147	10	100	100
48	A. Aravind	148	10	100	100
49	A. Aravind	149	10	100	100
50	A. Aravind	150	10	100	100
51	A. Aravind	151	10	100	100
52	A. Aravind	152	10	100	100
53	A. Aravind	153	10	100	100
54	A. Aravind	154	10	100	100
55	A. Aravind	155	10	100	100
56	A. Aravind	156	10	100	100
57	A. Aravind	157	10	100	100
58	A. Aravind	158	10	100	100
59	A. Aravind	159	10	100	100
60	A. Aravind	160	10	100	100
61	A. Aravind	161	10	100	100
62	A. Aravind	162	10	100	100
63	A. Aravind	163	10	100	100
64	A. Aravind	164	10	100	100
65	A. Aravind	165	10	100	100
66	A. Arav				

ADD-ON COURSE CERTIFICATE

