

ABN Seal College
Department of Economics
Add-on Course
INTRODUCTION TO INDIAN FINANCIAL SYSTEM



COURSE CONTENT:

MODULE 1: Introduction to Tax system of India

Direct Taxes: Structure and Scope of Direct Tax in India – Evolution of Direct Tax – Old and New Income Tax regime – Sections of Tax Deduction (80C, 80CCD, 80TTA, 80GG, 80E, etc.) – Concepts of Rebates, Surcharges and Cess -- Concept of TDS – Calculation of Tax Liability of a Salaried and Non-Salaried Person.

Indirect Taxes: Structure and Scope of Indirect Tax in India – Major Changes in Indirect Tax regime in India – Double Incidence of Tax – Compliance of Indirect Tax – Impact on Businesses – Demonetisation and GST

MODULE 2: Financial Structure & Regulations

An Overview: Introduction – Present Structure of Indian Financial System – Recent Trend in Savings and Investment in India – Financial Inclusion – Financial Liberalisation

Financial Regulations and Regulatory Institutions: The Banking Regulation Act, 1949 – The Securities Contracts (Regulations) Act, 1956 – Securities and Exchange Board Act, 1992 – The IRDAI Act, 1999 – Prevention of Money Laundering Act, 2002 – The Micro, Small and Medium Enterprises Act, 2006 – The Companies Act, 2013 – The PFRDA Act, 2013 | Functions of RBI, SEBI, IRDAI, PFRDA

MODULE 3: Asset Classes

Small Savings (Savings A/C, RD, FD, MIS, Time Deposits, SCSS, NSC, KVP, Sukanya Samriddhi A/C) – Provident Funds (GPF, CPF/SPF, EPF, PPF) – Pension Funds (NPS, Atal Pension Yojana) – Insurance (Life Insurance, General Insurance, Health Insurance) – Mutual Funds (Classification of Different MFs, Expense Ratio, Exit Load, Fund Managers, SIP) – Call Money & T-Bills – Bonds (Government and Corporate) – Stock Market

MODULE 4: Introduction to Stock Market

Primary Market – Stages of Funding, DRHP, IPO – Secondary Market – Stock Exchanges – DEMAT A/C – Depository Participants – Stock Indices -- Stock Price Movements -- Volatility – Buy and Sell Price and Orders – Security Delivery, Charges – Settlement Cycles – Trading System – Margin Trading – Short Selling.

MODULE 5: Analysis of Companies

Fundamental Analysis – Emerging Market Identification – Sectoral Analysis – Company's Balance Sheet – Performance of Companies – Shareholding Pattern – Emergence of Start-Ups.

ORGANIZED BY:

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DEPARTMENT OF ECONOMICS
ADD ON COURSE
Introduction to Indian Financial System

COURSE OUTCOMES

Course Description:

This course provides students with a comprehensive understanding of the financial landscape in India, including the taxation system, financial structure, regulations, asset classes, stock market dynamics, and company analysis. By the end of this course, students will be equipped with the knowledge and skills to navigate India's financial markets, make informed investment decisions, and understand the intricacies of taxation in the country.

Course Learning Outcomes:

Analys the Taxation System of India:

This course would help to understand the key components of India's taxation system, including income tax, indirect taxes, and GST (Goods and Services Tax). Students would be able to Evaluate the implications of various tax policies and reforms on individuals and businesses.

Comprehend Financial Structure and Regulations:

Students would be described the structure of India's financial system, including the role of banks, non-banking financial institutions, and regulatory bodies. Explain the regulatory framework governing financial markets and institutions in India.

Identify Asset Classes:

It would differentiate between various asset classes, such as equities, fixed income, real estate, and alternative investments. Assess the risk and return characteristics of each asset class.

Understand the Stock Market:

This course would analyse the functioning of Indian stock exchanges, including BSE and NSE. Interpret stock market indices and their significance.

Perform Analysis of Companies:

It analyses fundamental analysis of publicly traded companies, including financial statement analysis and valuation techniques and also evaluates the financial health and performance of companies for investment decisions.

Make Informed Investment Decisions:

It would enable students to apply the knowledge gained to make informed investment decisions, including stock selection and portfolio management also would assess the impact of economic, political, and global factors on investment strategies.

Evaluate the Impact of Regulatory Changes:

Students would get an idea about the impact of changing financial regulations and policies on the financial markets, accordingly, would adapt investment strategies in response to regulatory developments.

Ethical Considerations:

Students would understand the importance of ethical behaviour in financial markets and taxation. Discuss the ethical dilemmas that may arise in the financial sector.

By the end of this course, students will have a well-rounded understanding of India's taxation system, financial structure, asset classes, stock market dynamics and company analysis. They would be prepared to make informed financial decisions and navigate the complexities of the Indian financial landscape with confidence.