

Assam Higher Secondary Education Council (AHSEC)

2nd Year Syllabus

FINANCE

SYLLABUS FOR HIGHER SECONDARY SECOND YEAR COURSE

W.E.F. SESSION: 2023-24

Theory: 80 Marks **Time: Three Hours**

Project: 20 Marks

Unit wise Distribution of Marks &Periods:

Unit	Topics	Marks	Periods
Unit-1	Financial Institutions	20	30
Unit-2	Money Market and Foreign Exchange Market	20	30
Unit-3	Capital Market	20	30
Unit-4	Financial Services	20	30
	Total (Theory)	80	120
	Project Work	20	30
	Total (Theory + Project)	**100**	**150**

Unit wise Distribution of Marks &Periods:

Unit-1: Financial Institutions: Marks: 20

Organisation and Management of RBI- Introduction, objectives of establishment of the RBI, Organisation and Management of RBI, Administrative Departments of the RBI.

Functions of the RBI- Traditional, Supervisory, Promotional; Prohibited function of the RBI. System of Note issue of the RBI- Proportionate Reserve System and Minimum Reserve System.

Credit Control Techniques of RBI-Introduction, Objectives of credit control, methods of credit control- Quantitative Credit control techniques and Qualitative Credit control techniques.

Role of RBI in the Economic Development of India- Promotional role, RBI and industrial finance, RBI and agricultural finance.

Development Financial Institutions-IFCI-objectives and functions, SFCs-objectives and functions, SIDCs-objectives and functions, NABARD-objectives and functions.

Unit-2: Money Market and Foreign Exchange Market: Marks: 20

Money Market- Introduction, meaning and definition, features, sub-markets/composition, institutions, functions and importance, characteristics of a developed money market, differences between money market and capital market, similarities of money market and capital market.

Indian Money Market- Structure and defects of Indian Money Market, instruments traded in the Indian Money Market, lenders and borrowers of Indian Money Market.

Foreign Exchange Market- Meaning of foreign exchange; meaning, features, functions, participants and types of foreign exchange market.

Unit-3: Capital Market: **Marks : 20**

Capital Market- Meaning, features, functions.

New Issue Market (NIM) or Primary Market-Meaning and functions of NIM, methods of issue in the NIM, intermediaries in the NIM, advantages and disadvantages of NIM.

Stock Exchange or Secondary Market- Meaning, features, functions. Listing of securities-objectives, formalities, conditions. Stock broker-meaning, qualifications, registration, functions, kinds of brokers, Sub broker.

Methods of Trading in a Stock Exchange- Methods of trading stock, benefits of online stock trading, steps in the trading and settlement procedures, stock indices, need for indices, some key terms.

Unit-4: Financial Services: **Marks: 20**

Modern Banking Services

Credit card and Debit card, E-banking-meaning, utilities, advantages and disadvantages. Mobile banking, ATM-functions and advantages.

Lease- Meaning and definition, types of lease-finance lease and operating lease, meaning and features of finance lease and operating lease, differences between finance lease and operating lease, advantages and disadvantages of lease finance to lessor and lessee.

Hire -Purchase- Meaning, features, advantages and disadvantages.

Mutual Fund- Meaning, classification -on the basis of operation and on the basis of yield and investment pattern, benefits of investing in mutual fund, differences between open-ended and close-ended mutual fund, mutual funds in India.

Venture Capital and Factoring – Meaning, features and importance of venture capital. Factoring-Meaning, functions and types, steps involved in factoring services, benefits of factoring services.

Fee-based Financial Services- Stock broking-meaning and functions of stock broker, Credit Rating- meaning, factors, process, advantages and disadvantages.

Merchant Banking-introduction, role and functions, differences between merchant bankers and commercial banks.

FINANCE

PROJECT WORK FOR HIGHER SECONDARY SECOND YEAR COURSE

W.E.F. SESSION- 2023-24

Project Work-	20 Marks
Project Preparation	12 Marks
Project VIVA VOCE	08 Marks

Format for Project Work of the Subject FINANCE (H.S. Second Year)

Cover Page:	1. Title of the Project
	2. Information of the student
	(Name, Roll No., Registration No. and Year)
	3. Name of the Supervisor
	4. Name of the Institution
	5. Year
Second Page:	Acknowledgement
Third Page:	Declaration by the Students
Fourth Page:	Certificate from Supervisor/ Guide
	Certificate from the Head of the Institution/Department
Fifth Page:	Contents/Index
Sixth Page onwards:	Main Text of the Project
Last Page:	References/Bibliography

Contents of Project Work for H.S. Second Year Students

The students need to submit project report on any one of the following categories (**or any other suitable topic relevant to the subject may be fixed by the concern teacher guide**) with adequate photographs. The concerned teachers of the institutions will fairly distribute the TOPICS among students.

1.Prepare a Report on the contributions made by IFCI, SFCs, SIDCs and NABARD in the development of our economy.

2. Prepare a Detailed Report on how foreign exchange market helps the exporters and importers.

3.Invest a small amount in the stock market. And keep record of your investment for two/three months. Make an analysis of the growth of your investment in stock. What suggestions will you put forward to your friends for investing in stock from your own experience.

4. Process of entering in Mutual Fund investment

a) Prepare a report on different investment schemes, benefits of various schemes.

b) Process of entering in mutual fund investment.

c) Documents required for mutual fund investment.

5. Modern banking services offered by banks

a) Visit a commercial bank/RRBs/Cooperative bank.

b) Collect information on facilities provided by the bank.

c) Procedure for availing these facilities from bank with suitable example and photographs.

6. Visit a commercial bank and collect information regarding different mode of online payment with suitable examples and photographs.



Study Materials

aglasem.com

Model Papers

Sample Papers

Half Yearly Sample Papers

Important Resources

Periodic Table

Writing Skills / Formats

Maps of India / World

Notes

- [ ] Class 6 Notes
- [ ] Class 7 Notes
- [ ] Class 8 Notes
- [ ] Class 9 Notes
- [ ] Class 10 Notes
- [ ] Class 11 Notes
- [ ] Class 12 Notes

Books and Solutions

NCERT Books

NCERT Book Solutions

HC Verma Chapter Wise Solutions

RD Sharma Solutions

CGBSE Solutions