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this book delves into the structure operation and expansion of india s financial system for students of finance and money management gaining a thorough understanding of how the financial system functions is crucial for effectively analyzing and comprehending monetary and financial policies the first edition of this book provides a comprehensive view of the entire landscape of banking and non banking institutions as well as the various markets for both short term and long term financial instruments and services it covers significant issues

within the indian financial system such as financial inclusion the new pension system insurance principles the auctioning of treasury bills and foreign direct investment in india s retail sector in addition the book offers an in depth analysis of derivatives including their role in the global economy market design major policy changes and the development of the derivatives market both in india and internationally recent financial reforms and current trends in the indian financial industry are highlighted to reflect the latest developments the evolution of a sophisticated financial system in india especially since the early 1990s has also led to the growth of a robust financial services sector the efficiency of this emerging system is closely linked to the quality and range of financial services offered by non banking financial companies which although still developing are increasingly significant to the financial system financial services are broadly categorized into fund asset based and fee based advisory services and this book addresses both categories while focusing on the analytical aspects from the perspectives of both non banking financial intermediaries and their clients the book also thoroughly examines legal procedural tax accounting and regulatory dimensions to facilitate learning and assessment the text includes illustrative problems and review questions a distinctive feature of the book is its blend of theoretical and practical insights into the contemporary indian financial services sector it is intended primarily for educators and advanced students in finance management commerce and accounting but it also serves as a valuable resource for practicing professionals the book provides an overview of non banking financial companies nbfcs as regulated by the rbi including theoretical conceptual and regulatory aspects of lease financing and other fund based services it also covers legal analytical and regulatory facets of hire purchase finance consumer credit and the institutional and operational framework of merchant banking in india the analysis extends to prominent merchant banking activities such as mergers and acquisitions stock broking and credit rating

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