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UNIT: III

Non- Banking Financial Companies (NBFCs): Operational Policies and Performance-. Development Banking: Concept-Evolution- Functions and activities. Investment Banking: Concept-Functions and activities-Underwriting-Bankers to an Issue- Portfolio Managers-Challenges faced by Investment Bankers.

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Insurance Companies: Structure and Investment Pattern of LIC, GIC and other Insurance Companies-Competition and Innovation- Role of IRDA- Challenges of Insurance Sector - Credit Rating: Objectives-Types-Rating Methodology-Credit Rating Agencies-SEBI guidelines. Factoring: meaning-types-functions - Factoring Vs. Forfaiting-Securitization- - Housing finance, Lease Financing Meaning-Features-Types-Merits and Demerits-Lease or Buy Decision Hire Purchasing: Concepts-Salient Features - Leasing Vs. Hire Purchasing.

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