

Maulana Abul Kalam Azad University of Technology, West Bengal
(Formerly known as West Bengal University of Technology)
Syllabus of BBA (Banking and Finance)
Effective from academic session 2023-2024
Semester 5

COURSE TITLE		Marketing of Banking Services		CREDITS	5	
Course Code		FY BFS 501	Course Category	Four-Year UG	L-T-P	4:1:0
	COURSE OUTCOMES					BTL/Mapped Module
1.	Examine concepts in marketing					BTL 2, 3, 4/M1
2.	Determine the scope of marketing management-analyzing opportunities, selecting target segments, developing the market mix, managing the marketing effort					BTL 3, 4/M2
3.	Make use of the communication mix, advertising campaigns, media planning, budgeting, marketing mix decisions, scope and limitations of market research.					BTL 3, 4/M3
4.	Utilize concepts in marketing strategies for emerging technology and mature markets					BTL 3,4/ M2, M4
5.	Experiment with the internet as a strategic medium for marketing and sales efforts for a company.					BTL 3,4/M4
Prerequisites: NIL						
MODULE – 1: INTRODUCTION						
Services Marketing Mix • 7 P’s of Marketing Mix • 7 P’s of Services Marketing Mix • Importance of Marketing Mix Elements • Marketing of Banking and Insurance products • Services Marketing Mix strategies for banking and Insurance in Organizations						15L
MODULE – 2: Channels of Marketing and Marketing Research						
Channels of Marketing • Marketing Research- Meaning and Importance • Process of Marketing Research • Types of Marketing Research (15) References Books: (Product, Sales, Consumer and Promotion research) • Marketing Logistics (Logical objectives for banking and Insurance products)						15 L
MODULE – 3: Consumer in Services marketing						
Consumer Buying Behavior- Meaning and Stimulus Response Model • Decision Making Unit • Importance of Personnel in Services Managing Service Quality • Service Quality Model (CAPS model) • Managing Service Gaps • Major trends in product support service						15 L
MODULE – 4: Advertising and Branding of Services						15L
Role of Advertisement in Service Marketing • Determining Communication Objectives • Factors in setting marketing communication mix • Web Marketing, Rural Marketing , Social Marketing • Post Sales services strategies						
TOTAL						60 Hrs
Tutorial						15 Hrs
TEXT BOOKS						
1	V S Ramaswamy, S Namakumari, “Marketing Management: A Global Perspective Indian Context”, Macmillan Publishers, India					
2	Philip Kotler and Kevin Lane Keller, “Marketing Management” , Prentice Hall Of India					
REFERENCE BOOKS						
1	B.R. Bhardwaj S. Goel S.S. Vernekar, “Marketing of Services”, Deep and Deep Publications.					

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COURSE TITLE	Financial Markets and Instruments			CREDITS		5
Course Code	FY BFS 502	Course Category	Four-Year UG	L-T-P	4:1:0	
	COURSE OUTCOMES				BTL/Mapped Module	
1.	Examine and explain the Indian Financial System				BTL 3,4 /M1	
2.	Categorize Financial Instruments				BTL 3, 4/M1	
3.	Discuss banks and merchant banking				BTL 3,4/M3	
4.	Compare financial theories of money market				BTL 3,4/ M2	
5.	Explore ways to credit Rating				BTL 3,4/M4	
Prerequisites: NIL						
MODULE – 1: Indian Financial System						
Financial system, Financial Assets, Financial Intermediaries, Financial Markets, Classification, Components of Financial Market, Financial Instruments, Multiplicity of Financial Instruments.					12 L	
MODULE – 2: Money Market :						
Definition, Money Market and Capital Market and their Features, Objectives, Importance of Money Market, Composition of Money Market, Money Market Instruments, Features of Indian Money Market.					12 L	
MODULE – 3: Merchant Banking						
Concept -Types -Functions - Trends in Merchant Banking in India - SEBI & Merchant Banking, features, scope and importance of venture capital, Nitin Desai committee on venture capital, Angel investment..					12 L	
MODULE – 4: Credit Rating Agencies						
Concept - Functions - Different Credit Rating Agencies - Popular Symbols – SEBI & Credit Rating					12 L	
MODULE – 5: Case Studies					12 L	
TOTAL					60 Hrs	
Tutorial					15 hrs	
TEXT BOOKS						
1	Fabozzi: Financial Markets & Institutions, Pearson					
2	Guruswamy: Fianacial services and Markets, Thomson Learning					
REFERENCE BOOKS						
1	L. M. Bhole, Jitendra Mahakund, Financial Institutions & Markets – Structure, Growth & Innovation; Tata McGraw Hill					

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6th Semester

COURSE TITLE		Investment Management			CREDITS	5
Course Code		FY BFS 601	Course Category	Four-Year UG	L-T-P	4:1:0
	COURSE OUTCOMES					BTL/Mappe d Module
1.	Apply the concept of Investment in Portfolio					BTL 3,4/M1
2.	Categorize between risk and return					BTL 3,4/M2, M5
3.	Distinguish the concepts of Portfolio Investment					BTL 3,4/M2
4.	Explore Portfolio theories					BTL 4,5/ M4, M4
5.	Evaluate ways to market efficiency					BTL 4,5/M5
Prerequisites: NIL						
MODULE – 1: Introduction to Investment						
Meaning, Types, Features, Uses						12 L
MODULE – 2: Risk and Return						
Definition of Risk and Return- Different types of Risk measurement of Risk and Return of single security – Beta of Security.						12 L
MODULE – 3: Concepts of Portfolio Management						
Financial Instruments, Overview of Indian Capital Market, Brief ideas on portfolio management, ideas on speculation, hedging, arbitraging.						12 L
MODULE – 4: Portfolio Theory						
Sharp Single Index Model - Arbitrage pricing theory and Multi Factor Theory.						12 L
MODULE – 5: Market efficiency and Portfolio Evaluation						12 L
Concept of market efficiency - Different types of market efficiency and their interpretation - Techniques of analyzing portfolio performance - analysis and modification of portfolio.						
TOTAL						60Hrs
Tutorial						15 Hrs
TEXT BOOKS						
1	Nagarajan & Jayabal, Security analysis and portfolio management, New Age International					
2	Fischer and Jordon, Security Analysis and Portfolio Management, Prentice Hall.					
REFERENCE BOOKS						
1	Bhalla. B.K. Investment Management, S Chand Publication					

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COURSE TITLE		Derivatives		CREDITS	5	
Course Code		FY BFS 602	Course Category	Four-Year UG	L-T-P	4:1:0
	COURSE OUTCOMES					BTL/Mapped Module
1.	Distinguish the derivative system					BTL 3,4/M1
2.	Categorize the futures market					BTL 3,4,5/M1
3.	Examine the forward market					BTL 3,4/M2
4.	Make use of Options and Swaps					BTL 3,4/ M3, M4
5.	Evaluate the ways to credit derivatives					BTL 3,4,5/M5
Prerequisites: NIL						
MODULE – 1: Introduction to Forward Contract						
Forward contracts, Limitations of forward markets, pay-offs, Forward Rate Agreement (FRA) and Forward Foreign Exchange Contract					12 L	
MODULE – 2: Introduction to Futures						
Introduction to futures, Stock Futures, Index futures, Commodity Futures and Currency Futures Distinction between futures and forwards contracts..					12 L	
MODULE – 3: Introduction to Options						
Call and Put Option- American and European Option- Put Call Parity					12 L	
MODULE – 4: Introduction to Swaps						
Concept - Functions – Types, Features					12 L	
MODULE – 5: Credit Derivatives					12 L	
Types of Credit Derivatives- Types of Swap-Credit Default Swaps - Collateralized Debt Obligations(CDO) - The Indian Scenario, credit risk mitigation, Weather and Energy Derivatives						
TOTAL					60Hrs	
Tutorial					15 Hrs	
TEXT BOOKS						
1	Options, Futures and other Derivatives, John C. Hull, Pearson Education					
2	Financial Derivatives, Gupta, S.L., Prentice Hall.					
REFERENCE BOOKS						
1	Financial Derivatives and Risk Management, O.P. Agarwal, Himalaya Publishing					

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COURSE TITLE		Business taxation		CREDITS	4	
Course Code		FY BFS 603	Course Category	Four-Year UG	L-T-P	3:1:0
	COURSE OUTCOMES					BTL/Mapped Module
1.	Examine and explain the Taxation system					BTL 3,4,5/M1
2.	Categorize direct and indirect tax					BTL 4/M2, M5
3.	Evaluate the Residential Tax					BTL 3,4/M2
4.	Distinguish and discuss Tax Exemption					BTL 4/ M4, M4
5.	Explore ways to Indirect Tax					BTL 3,4,5/M5
Prerequisites: NIL						
MODULE – 1: Introduction to taxation						
Meaning, Types, Features, Uses						12 L
MODULE – 2: DIRECT TAX						
Concepts: Cannons of Taxation, Person, Assesse, Income, Previous Year, Assessment Year, Gross Avoidance, Planning, Exemption, Planning, Exemption, Deduction, Rebate, Relief						12 L
MODULE – 3: Residential Status and Tax Incidence						
Individual and Corporate.						12 L
MODULE – 4: Tax Exemption						
Income Exempted from Tax: Individual and Corporate						12 L
MODULE – 5: Indirect Tax						12 L
Customs Act and Valuation, Scheme of Tax Planning, Tax Planning for Salaries, Tax Planning for Profits and gains of Business or Profession, Tax Planning for Capital Gains, Goods and Service Tax						
TOTAL						60Hrs
TEXT BOOKS						
1	Lal and Vasisht, Direct Taxes, Pearson Education					
2	Bhagawati Prasad, Direct tax law and Practice					
REFERENCE BOOKS						
1	Gaur and Narang, Income Tax law and Practices, Kalyani Publisher					

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7th Semester

COURSE TITLE		Micro Finance Operations			CREDITS	5
Course Code		FY BFS 701	Course Category	Four-Year UG	L-T-P	4:1:0
	COURSE OUTCOMES					BTL/Mapped Module
1.	Assess the concept of micro finance					BTL 3,4,5/M1
2.	Evaluate micro finance reforms					BTL 3,4,5/M4,
3.	Distinguish and discuss the asset building					BTL 3,4,5/M3
4.	Explore operational models of microfinance					BTL 4,5/ M4,
5.	Examine and explain Challenges faced by micro finance					BTL 4/M5
Prerequisites: NIL						
MODULE – 1: Financial Inclusion						
Introduction, Basic concepts, International perspective, Needs for financial inclusion, Financial Inclusion: Prevailing status, Scope and Challenges. Stakeholders: Reserve Bank of India, NABARD, Regional Rural Banks, Commercial Banks, Cooperative Banks, Microfinance Institutions (MFI)						12 L
MODULE – 2: Overview of Microfinance and its evolution						
Meaning, role and importance of Microfinance. Introduction to the financial sector for the poor and the disadvantaged, Difference between conventional finance and microfinance, Principles of microfinance- institutional structures and delivery mechanisms, Enforcement and savings, individual lending, group lending with joint liability.						12 L
MODULE – 3: Underpinning of Microfinance						
Microcredit Programs Effectiveness: Fashionable Fallacies and Workable Realities. Support for Microenterprise as Asset Building: Concepts, Good Practices, and Measurement Concept of trust, social collateral and transaction costs, Existing business models- Grameen model, groups and their linkages with banks, Commercial Microfinance in Developing Countries, Microfinance and social interventions.						12 L
MODULE – 4: Operational Models						
Client level studies to design microfinance products, Models of Microfinance: Conventional Models, Direct Method, Indirect Method Models, Business Facilitator/Business Correspondent Model, Bank MFI-Bulk Lending Model, Bank MFI-Partnership Model.						12 L
MODULE – 5: Challenges and Innovations in Microfinance						12 L
Issues in transformation and policy, Provisioning safety nets and preventing slippages (microfinance insurance and innovations). The role of the government, upcoming models and products in microfinance.						
Total						60 Hrs
Tutorial						15 Hrs
TEXT BOOKS						
1	Indian Institute & Finance,(2009) Microfinance Perspectives & Operations, Mumbai, Macmillan India					
2	Karmakar, K. G. (2008). Microfinance in India, Sage Publication					
REFERENCE BOOKS						
1	Dutt, Ruddar. & Sundharam, K. P. M. (2013) Indian Economy, S. Chand & Company					

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COURSE TITLE		Project management			CREDITS	5	
Course Code		FY BFS 702	Course Category		Four-Year UG	L-T-P	4:1:0
	COURSE OUTCOMES						BTL/Mapped Module
1.	Assess and apply the concept of Project						BTL 4,5/M1
2.	Evaluate different projects						BTL 4,5/M2, M5
3.	Examine and explain the concepts of estimation						BTL 4,5/M2
4.	Utilize ethics in Project Selection						BTL 4,5/ M4, M4
5.	Explore ways to Holistic Project appraisals						BTL 4,5/M5
Prerequisites: NIL							
MODULE – 1: Introduction to Projects							
Understanding the importance of the project approach						12 L	
Understanding the differentiating characteristics of projects from conventional organizations							
Understanding the objectives of the project and interdependence of cost on schedules							
MODULE – 2: Overview of Project Management							
Evaluating the need for the use of project management tools						12 L	
Understanding the various aspects involved in project management							
Identifying the tools and techniques of project management at different stages of project							
MODULE – 3: Project Selection							
Types of Projects (Numeric and Non Numeric)						12 L	
MODULE – 4: Project (Budgeting, Controlling, and Monitoring)							
Planning and allocating resources basis forecast of resources						12 L	
Controlling Schedules, Cost, specifications or quality							
Monitoring both the cost and schedule of a project in financial terms							
MODULE – 5: Project Risk Management						12 L	
Identifying potential risks in a project, Categorizing of project risks, and defining the strategies for managing the project risks.							
Total						60 Hrs	
Tutorial						15 Hrs	
TEXT BOOKS							

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1	Project Management Case Studies , Harold R KERZNER
2	Project Management: Managerial process : Gray and Larson and Desai

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		Corporate Governance and Business Ethics		CREDITS	4	
Course Code		FY BFS 703	Course Category	Four-Year UG	L-T-P	3:1:0
	COURSE OUTCOMES					BTL/Mapped Module
1.	Examine and explain the concept of Corporate Governance					BTL 3,4/M1
2.	Build business ethics					BTL 4,5/M2, M5
3.	Evaluate the concepts of ethical standards					BTL 4,5/M2
4.	Utilize ethics in personal growth					BTL 4/ M4, M4
5.	Explore ways to Holistic ethical development					BTL 4,5/M5
Prerequisites: NIL						
MODULE – 1: Introduction to Corporate Governance						
Meaning, Types, Features, Uses						12 L
MODULE – 2: Introduction to Business Ethics						
Ethics and Business System: Markets, Environment, Trade, Consumer Production and Marketing, Finance, HR						12 L
MODULE – 3: Ethics & Moral Standards						
Importance of Ethics & Moral standards; Ethics & Moral Decision Making, Ethical Principles in Business						12 L
MODULE – 4: Personal Growth and Lessons from Ancient Indian Educational System						
Personal Growth and Lessons from Ancient Indian Educational System; Science and Human Values						12 L
MODULE – 5: Holistic Approach for Managers in Decision Making						12 L
Holistic Approach for Managers in Decision Making, Professional ethos and code of professional ethics.						
TOTAL						60Hrs
TEXT BOOKS						
1	S.S. Iyer - Managing for Value (New Age International Publishers, 2002)					
2	Corporate Governance2/e, MacMallin, OUP					
REFERENCE BOOKS						
1	Values and Ethics for Organizations, Chakraborty					

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Semester 8

COURSE TITLE		Strategic Management		CREDITS	5	
Course Code		FYBFS801	Course Category	Four-Year UG	L-T-P	4:1:0
	COURSE OUTCOMES					BTL/Mapped Module
1.	Distinguish and discuss the Strategic Management					BTL 4/M1
2.	Create mission, vision, objectives					BTL 4,5/M2, M5
3.	Simulate the external environment SWOT					BTL 5,6/M3
4.	Explore organizational change					BTL 4,5/ M4, M4
5.	Appraise Generic competitive strategy					BTL 4,5/M5
Prerequisites: NIL						
MODULE – 1: Introduction						
Strategic thinking Vs Strategic management Vs Strategic planning, Meaning of strategic management, concept of strategy, policy and strategy, strategy and tactic, Strategy and strategic plan, Nature of strategic plan, nature of strategic decisions, approaches to strategic decision making, levels f strategies, The strategic management process, strategic management: merits and demerits					12 L	
MODULE – 2: Mission, Objectives, Goals and Ethics						
What is mission, concept of goals, Integration of individual and organisation goals: A Challenge, How Objectives are pursued, how are mission and objectives are formulated, why do mission and objective change, vision mission, objectives, goals and Strategy: Mutual relationships, core of strategic management: vision A-must, ethics and strategy					12 L	
MODULE – 3:External environment: Analysis and appraisal						
Concept of environment, environmental analysis and appraisal, why environmental scanning and analysis, component of environment, SWOT:A tool of environment analysis, techniques of environmental search and analysis, ETOP					12 L	
MODULE – 4: Organizational change and innovation:-						
Planned and unplanned change, causes or forces of organisational change, managing planned change, choosing a change strategy, creativity and innovation in organisations, organizational creativity and innovation process, learning organisation					12 L	
MODULE – 5: Generic competitive strategy:-					12 L	
Generic vs. competitive strategy, the five generic competitive strategy, competitive marketing strategy option, offensive vs. defensive strategy, Corporate strategy:- Concept of corporate strategy , offensive strategy, defensive strategy, scope and significance of corporate strategy						
TOTAL					60Hrs	

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Tutorial		15 Hrs
TEXT BOOKS		
1	Hugh MacMillan and Mahen Tampoe, Strategic Management, Oxford University Press, 2000.	
2	Rao VSP and Hari Krishna V, Strategic Management–Text and Cases, New Delhi, Excel Books, 2003	
REFERENCE BOOKS		
1	Wheelen Thomas L, David Hunger J, Krish Rangarajan, Concepts in Strategic Management and Business Policy, New Delhi, Pearson Education, 2006.	

Paper: Managing Banks and Financial Institutions

Code: FYBFS802

Credits: 5

Four-Year UG

Course Outcomes (CO):

SI	Course Outcome	Mapped modules
1	Develop understanding on various kinds of banking functions	M1
2	Assess knowledge of the competitions of banking industry	M1, M2
3	Evaluate the banking regulations	M1, M2
4	Analyze the risks associated with banking industry	M3
5	Assess and analyze the GAP	M3,M4
6	Formulate studies on banking sector in a more appropriate manner	M5

Course Content

Module I: Organization and Functions of banking industry: types of banks, comparative features of different banks, banking business models, factors, necessitating banker's role in the economy, intermediation functions of bank, credit creation [L]	15L
Module II: Competition in banking industry: competition in commercial & investment banks, changes in bank's operation, managing competition among banks.	15L
Module III: Failures of banks & Need for regulation: risk associated in banking business, causes of bank failures, warning signals in predicting bank failures. Bank support mechanism, problems to bank, regulatory support, bank's supervision, financial crisis to bank. Regulatory cycle.	15L
Module IV: Interest rate & Risk Management: asset & liability management, GAP analysis, duration analysis., Model V: Case Study.	15L
Tutorials	15

Text Book

1. M.Y. Khan, Indian Financial System, Tata Mc Graw Hill, Delhi
2. Jeff Madura, Financial Markets And Institutions, CenGage Learning, Delhi

Reference Books

3. H.R. Machiraju, Indian Financial System, Vikas Publishing House, Delhi

Paper: Research Methodology

Code: FYBFS803

Credits: 5

Course Outcomes (CO):

Sl	Course Outcome	Mapped modules
1	Make use of various kinds of research, objectives of doing research, research process, research designs and sampling.	M1
2	Apply knowledge on qualitative research techniques	M1, M2
3	Appraise knowledge on measurement & scaling techniques as well as the quantitative data analysis	M1, M2
4	Analyze data analysis-and hypothesis testing procedures	M3
5	Evaluate appropriate research problem and parameters	M4
6	Formulate and conduct research	M5

Module I: Meaning, scope and significance of social research: Types of Research: (a) Pure and Applied, (b) Exploratory, Descriptive, (c) Experimental; Steps in Social Research & types Conceptualization and Formulation of Hypothesis.	10L
Module II: Scientific Study of Social Phenomena: (a) The Scientific Method, Logic in Social Science,(b) Objectivity and Subjectivity in Social Science, (c) Positivism and Empiricism	10L
Module III: Methods of research: (a) Quantitative and Qualitative (Characteristics and Differences) Sources of Data : Primary & Secondary.	10L
Module IV: Techniques of Data Collection: (a) Survey, (b) Observation, (c) Questionnaire & Scheduled, (d) Interview, (e) Case Study.	10L
Module V: Review of Research: Banking, Insurance, and other Financial sectors, Case Studies and Analysis	20L

Suggested Readings:

1. Ranjit Kumar: Research Methodology- A Step by Step Guide for Beginners, 2/e, Pearson.
2. Taylor, Bill, Sinha, G and Ghoshal, Taposh : Research Methodology, Prentice Hall of India.
3. D.K. Bhattacharjee: Research Methodology, Excel Books
4. Kothari, C.R.: Research Methodology – Methods and Techniques, Wiley Eastern.
5. Sadhu, A.N. & Singh: A Research Methodology for Social Sciences, Sterling.

Note: Evaluation rubric for Capstone/ Research project (12 Credits, Sessional) shall be notified in advance.