

SCHEME AND SYLLABUS
FOR
BACHELOR OF BUSINESS ADMINISTRATION (BBA)
FINANCIAL SERVICES AND BANKING
(Honours/Honours with Research)
For University Teaching Department & Affiliated Institutes

(with effect from session 2023-24)
As per National Education Policy 2020



DEPARTMENT OF MANAGEMENT STUDIES
J.C. BOSE UNIVERSITY OF SCIENCE AND TECHNOLOGY, YMCA, FARIDABAD

VISION OF THE DEPARTMENT

To build aspiring managers and entrepreneurs possessing good analytical skills and leadership qualities for effective decision making to contribute to the society and the nation

MISSION OF THE DEPARTMENT

1. To provide learning environment to young aspirants by introducing suitable pedagogy and innovative industry-based curriculum
2. To provide best research facilities for developing analytical capabilities
3. To impart effective managerial skills for transformation of raw minds into effective managers and entrepreneurs

OVERVIEW OF DEPARTMENT OF MANAGEMENT STUDIES

The Department of Management Studies is one of the faculties of J.C. Bose University of Science and Technology, YMCA formerly known as YMCA University of Science and Technology. The University is presently NAAC accredited 'A+' Grade State Government University and most of the University Teaching Departments (UTDs) are accredited by the National Board of Accreditation.

The Department of Management Studies came into existence in the year 2008 with an MBA program offering Specialisations in Information Technology, Operations, and Power Management. The program was meant for technical graduates only. Since 2011, the MBA program has been open for all graduates. With an aim to promote academic growth that various levels, now department offers the following high-quality management programs:

- MBA (with dual Specialisations)
- MBA - Executive
- BBA
- Ph.D.

The department follows international standard curriculum which is developed in consultation with eminent academicians and industry practitioners. The program delivery is done by well-qualified, competent, research-oriented, experienced faculty members and experts from the industry.

Program Educational Objectives (PEOs)

| | |
|---------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| PEO-01 | Prepare students with capabilities and skills in areas of business to take up roles in business administration for management position across diverse industries. |
| PEO-02 | Enhance the ability of students to meet global challenges through sensitivity towards organizational, economic and cultural diversity. |
| PEO-03 | Student will be able to identify the contemporary social problems, explore the opportunities for social entrepreneurship, design business solutions and demonstrate ethical standards in organizational decision making. |

PROGRAMME OUTCOMES (POs)

By the end of the program, graduating students should be able to:

| | |
|--------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| PO-01 | Develop sound theoretical knowledge of managerial concepts and apply it in current business environment. |
| PO-02 | Develop capabilities and skills to take up managerial roles across diverse industries. |
| PO-03 | Enhance their ability to face global challenges by understanding organizational, economic, and socio-cultural diversity. |
| PO-04 | Develop creative and innovative thinking to solve complex problems. |
| PO-05 | Analyze contemporary social problems, explore the opportunities for social entrepreneurship, design business solutions and demonstrate ethical standards in organizational decision making. |

PROGRAM SPECIFIC OUTCOMES (PSOs):

| | |
|---------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| PSO-01 | Enable students to acquire in-depth knowledge on key sectors of financial activities such as corporate financial management, banking, insurance, and capital market and investment, inculcate enquiring attitude and develop research skills for innovation. |
| PSO-02 | Enable students to solve financial services and banking problems. |
| PSO-03 | Promotes entrepreneurship by providing understanding of the fundamentals of creating and managing innovation, new business development, and high-growth potential financial services and banking entities. |
| PSO-04 | Ability to demonstrate technical competence in domestic and global arena of business through the study of major disciplines within the fields of Finance and Banking sector with more emphasis on practical aspects related to business. |

| Semester Wise Credits Distribution | | | | | | | | | |
|------------------------------------|---------------------------------|--------------|---------------------------|----------------------------|--------------------------|--------------------|------------|--------------------------------|---------------|
| | Discipline Specific Core Course | Minor Course | Multi-Disciplinary Course | Ability Enhancement Course | Skill Enhancement Course | Value Added Course | Internship | Research Project/ Dissertation | Total Credits |
| I | 8 | 4 | 3 | 2 | 3 | 2 | - | - | 22 |
| II | 8 | 4 | 3 | 2 | 3 | 2 | - | - | 22 |

*A Student exiting the program after securing 48 credits will be awarded **UG Certificate** provided he/she secures 4 credits of internships report based on summer internship of 4-6 weeks

Exit Criteria 44+4=48 credits

Course code and Definition:

| Course code | Definitions |
|-------------|---------------------------------|
| DSC | Discipline Specific Core Course |
| MIC | Minor Course |
| MDC | Multi-Disciplinary Course |
| AEC | Ability Enhancement Course |
| SEC | Skill Enhancement Course |
| VAC | Value Added Course |
| MOOC | Massive Open online course |

MOOC Guidelines

1. All the Chairperson/ Principals of the UTDs/ Affiliated Institutions can offer up to two MOOC courses which are the part of curriculum as Core/Elective/VAC/AEC/other courses and are being run through the SWAYAM platform, during the whole degree term. The SWAYAM platform may be utilized to supplement the teaching-learning process in the Institution considering the academic requirements i.e., in case of non-availability of resources/ facilities for offering the courses sought for by the students.
2. The departmental/ institutional MOOC Coordinators, appointed by chairpersons of concerned departments/ Principals of affiliated institutions, will be responsible for identification of relevant MOOCs in the UTDs/ institutions and smooth conduction during the course. Such MOOCs should be well approved by the concerned BOS of the department.
3. Department/ affiliated institution should ensure that the syllabus of chosen MOOC course should be similar to an extent of at least 60% with the syllabus of existing Core/Elective/VAC/AEC/other courses of the department.
4. Students can opt for 12 to 16 weeks MOOCs equivalent to 3 or 4 credits under mentorship of faculty (MHRD MOOC's guidelines 11.1(J) issued by the MHRD vide its orders dated 11/03/2016).
5. University shall give the equivalent credit weightage to the students for the credits earned through MOOC courses and such credits will be transferred in the ABC (Academic Bank of Credits) account of the student.
6. Importance of online learning and credit transfer policy must be shared with the students at entry level by the concerned department/affiliated institution. Same may be incorporated during the induction programme for newly admitted students.

SEMESTER-WISE SCHEME OF EXAMINATION**BBA INDUSTRY INTEGRATED FINANCIAL SERVICES AND BANKING****FIRST YEAR****FIRST SEMESTER**

| Paper Code | Title of Paper | Credits | Marks | | | Type of Course |
|--------------|----------------------------|-----------|------------|-----------|------------|----------------|
| | | | Internal | Practical | External | |
| BBA/FSBN/101 | Fundamentals of Management | 4 | 25 | - | 75 | DSC |
| BBA/FSBN/102 | Financial Accounting | 4 | 25 | - | 75 | DSC |
| BBA/FSBN/103 | Managerial Economics | 4 | 25 | - | 75 | MIC |
| BBA/FSBN/104 | Business Mathematics | 3 | 25 | - | 75 | MDC |
| BBA/FSBN/105 | Advanced Excel | 3 | 25 | 75 | - | SEC |
| AEC-105-N1 | English-I | 2 | 25 | - | 75 | AEC |
| VAC-106-N1 | Environment and Ecology | 2 | 25 | - | 75 | VAC |
| | TOTAL | 22 | 175 | 75 | 450 | |

SECOND SEMESTER

| Paper Code | Title of Paper | Credits | Marks | | | Type of Course |
|--------------|------------------------------|-----------|------------|-----------|------------|----------------|
| | | | Internal | Practical | External | |
| BBA/FSBN/201 | Regulatory framework of BFSI | 4 | 25 | - | 75 | DSC |
| BBA/FSBN/202 | Financial Management | 4 | 25 | - | 75 | DSC |
| BBA/FSBN/203 | Indian Business Environment | 4 | 25 | - | 75 | MIC |
| BBA/FSBN/204 | Business Statistics | 3 | 25 | - | 75 | MDC |
| BBA/FSBN/205 | Life Skill Development | 3 | 25 | 75 | - | SEC |
| AEC-106-N1 | English-II | 2 | 25 | - | 75 | AEC |
| VAC-108-N1 | Health Psychology | 2 | 25 | - | 75 | VAC |
| | TOTAL | 22 | 175 | 75 | 450 | |

Exit Option: Students who opt to exit after completion of the first year and have secured 44 credits will be awarded UG certificate in the relevant discipline/ subject. If in addition they complete 4 credits of internship/ training (100 External Marks) based on summer training of 4-6 weeks undertaken in Industry/ University. Thus, he/she will be eligible to exit the course with the said 48 Credits.

| Course code | Nomenclature of the course | Category | Internal Marks | External Marks | Practical | Total Marks | Credits |
|--------------|----------------------------|------------|----------------|----------------|-----------|-------------|---------|
| BBA/FSBN/208 | Internship | Internship | - | - | 100* | 100 | 4 |

*The summer internship report would be evaluated by external expert from panel approved by Department of Management Studies, J C Bose University of Science and Technology, YMCA, Faridabad

* These students are allowed to re-enter the degree programme within three years and complete the degree programme within the stipulated maximum periods of 7 years.

**DETAILED SYLLABUS OF
BBA FINANCIAL SERVICES AND BANKING**

Semester-I

| Course | Name of Courses | Max Marks | Credit |
|--------------|----------------------------|---------------|--------|
| BBA/FSBN/101 | FUNDAMENTALS OF MANAGEMENT | 25 + 75 = 100 | 4 |

Course Outcomes:

- Understand the basic principles and practices of management.
- Discuss the multidisciplinary nature of management studies.
- Analyze an organization for efficiently managing it.
- Utilize resources in optimum manner by using different managerial techniques.

Course Content:**Unit-I**

Management- meaning, nature & significance; evolution of management thought: contributions of Taylor and Fayol; Human relations & Behavioural Schools-Hawthorne Studies; Management as a Profession; Management Vs Administration; Levels of Management; Roles of manager in organization; concept of MBO.

Unit-II

Authority & responsibility relationships; Span of Control; Concept of Line & Staff authority; Process of Delegations-Barriers to Delegation; Centralization & Decentralization; Organisation Structures: Types, Advantages & Disadvantages.

Unit-III

Functions of management-Planning-nature, process, types; organizing: Concept, nature, process and significance; staffing: concept, importance and nature; directing: concept and scope; controlling: process, types and techniques; Problem-solving; Decision making: Process and techniques

Unit-IV

Business- concept, nature and scope; business as a system; business objectives; business and environment interface; distinction between business, commerce and trade; Forms of Ownership: Sole Proprietorship, Partnership, Joint Stock Companies & Co-operatives, Multinational corporations; feasibility and preparation of business plan.

Suggested Books/Reading:

| | |
|----|--------------------------------------------------------------------------------|
| 1. | Robbins, S.P., and Decenzo, D.A. Essentials of Management, Pearson Education. |
| 2. | Stephen P., Robbins, Mary Coulter. Management, Pearson Education. |
| 3. | Koontz H., Essentials of Management, McGraw Hill Education. |
| 4. | Basu, C. R., Business organisation and management, Tata McGraw Hill, New Delhi |
| 5. | Taloo, Thelman J., Business Organisational and Management, TMH, New Delhi. |
| 6. | Tulsian, P.C., Business Organisation, Pearson Education, New Delhi. |

Semester-I

| Course | Name of Courses | Max Marks | Credit |
|--------------|----------------------|---------------|--------|
| BBA/FSBN/102 | FINANCIAL ACCOUNTING | 25 + 75 = 100 | 4 |

Course Outcomes:

- Apply the generally accepted accounting principles in recording financial transactions and preparing financial statements.
- Demonstrate accounting process under computerized accounting system.
- Evaluate the importance of depreciation in financial statements.
- Prepare financial statements of non-corporate business entities.
- Prepare accounts for joint venture and non-profit organizations.

Course Content:**Unit-I**

Meaning and scope of accounting, nature of financial accounting, Branches of accounting. Accounting principle: Concepts and Conventions. Application of Generally Accepted Accounting Principles (GAAP) in recording financial transactions and preparing financial statements.

Unit-II

Accounting Process: From recording of a business transaction to preparation of trial balance. Rectification of errors; Concept of depreciation, Methods of computing depreciation: straight line method and diminishing balance method.

Unit-III

Capital and revenue expenditures and receipts, Preparation of financial statements of non-corporate business entities: Trading account, profit and loss account, and balance sheet. Computerized Accounting System: Computerized accounts by using Tally software.

Unit-IV

Joint venture accounts. Accounting for Non-Profit Organizations: Meaning of Non-Profit Organization; Significance of Receipt and Payment Account, Income and Expenditure Account and Balance Sheet; Preparation of Receipt and Payment Account, Income and Expenditure Account and Balance Sheet.

Suggested Books/Reading:

| | |
|----|----------------------------------------------------------------------------------------------------------------|
| 1. | Anthony, R. N., Hawkins, D., Merchant, K. A. Accounting: Text and Cases. New York: McGrawHill Education India. |
| 2. | Dam, B. B., Gautam, H. C. Financial Accounting. Guwahati: Gayatri Publications. |
| 3. | Monga, J. R. Financial Accounting: Concepts and Applications. New Delhi: Mayur Paperback Publishing. |

Semester-I

| Course | Name of Courses | Max Marks | Credit |
|--------------|----------------------|---------------|--------|
| BBA/FSBN/103 | MANAGERIAL ECONOMICS | 25 + 75 = 100 | 4 |

Course Outcomes:

- Understand the basic concept and theories of microeconomics.
- Develop a critical understanding of the implications of the production and cost.
- Understand various market structures and factor pricing.
- Acquire necessary skills to analyze certain economic aspects to understand basic business activities.

Course Content:**Unit-I**

Introduction to Economics, definition and scope of Economics, nature and scope of microeconomics and macroeconomics, Demand: law of demand and its determinants, price, cross and income elasticity of demand, law of supply and its determinants, elasticity of supply, Law of diminishing Marginal Utility Analysis, competitive equilibrium; consumer's equilibrium, utility and indifference curve approaches.

Unit-II

Basic Cost Concepts, Total Cost, Fixed Cost, Variable Cost Average Cost & Marginal Cost, Explicit Cost and Implicit Cost, Short run and long run production functions, laws of returns; optimal input combination; classification of costs; short run and long run cost curves and their interrelationship; internal and external economies of scale.

Unit-III

Equilibrium of the firm and industry, perfect competition, monopoly, monopolistic competition, discriminating monopoly, aspects of non-price competition and oligopolistic behaviour.

Unit-IV

Monetary and fiscal policy, instruments of monetary policy; promotional and regulatory role of central bank; Inflation – types, causes, effects and control measures.

Suggested Books/Reading:

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|----|-------------------------------------------------------------------------|
| 1. | D. Salvatore. Microeconomic Theory. Tata McGraw Hill, New Delhi. |
| 2. | N. Dwivedi. Managerial Economics. Vikas Publishing House. |
| 3. | Mark Hirschey. Managerial Economics. Thomson, South Western, New Delhi. |

| Semester-I | | | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|------------------|---------------|
| Course | Name of Courses | Max Marks | Credit |
| BBA/FSDN/104 | BUSINESS MATHEMATICS | 25 + 75 = 100 | 3 |
| Course Outcomes: | | | |
| <ul style="list-style-type: none"> • Understand the basic concepts of business mathematics • Develop basic skills for quantitative application in business situations. • Interpret and solve real-life business problems. • Understand matrices and other various mathematical concepts useful in daily life. | | | |
| Course Content: | | | |
| Unit-I | | | |
| Theory of Sets – Meaning, elements, types, presentation and equality of sets; union, intersection, compliment; difference of sets; Venn diagrams; Cartesian product of two sets; applications of set theory. | | | |
| Unit-II | | | |
| Indices & logarithms, arithmetic and geometric progressions and their business applications; sum of first n natural numbers, sum of squares and cubes of first n natural numbers. | | | |
| Unit-III | | | |
| Permutations, combinations and binomial theorem (positive index), Quadratic equations. | | | |
| Unit-IV | | | |
| Matrices – Types, properties, addition, multiplication, transpose and inverse of matrix; properties of determinants, solution of simultaneous Linear Equations; differentiation and integration of standard algebraic functions; business applications of matrices, differentiation and integration. | | | |
| Suggested Books/Reading: | | | |
| 1. | Sancheti, D.C., A.M. Malhotra; V.K. Kapoor, Business Mathematics, Sultan Chand & Sons, New Delhi | | |
| 2. | Zameerudin, Qazi, V.K. Khanna; S.K. Bhambri, Business Mathematics, Vikas Publishing House Pvt. Ltd, New Delhi | | |
| 3. | Reddy, R. Jaya Prakash, Y. Mallikarjuna Reddy, A Text Book of Business Mathematics, Ashish Publishing House, New Delhi | | |

Semester-I

| Course | Name of Courses | Max Marks | Credit |
|--------------|-----------------|---------------|--------|
| BBA/FSBN/105 | ADVANCED EXCEL | 25 + 75 = 100 | 3 |

Course Outcomes:

- Identify large data generated through business transactions using advanced exceltools.
- Analyse and present data using tables, pivot tables, pivot charts and dashboards.
- Examine complex business problems using various functions.
- Identify excel add-ins for constraint optimization, summarization and forecasting.
- Identify advanced spreadsheets in various real-life problems.

Course Content:**Unit-I**

Spreadsheet concepts, managing worksheets, formatting cells, conditional formatting, entering data; editing, printing and protecting worksheets; handling operators in formula, project involving multiple spreadsheets; Working with multiple worksheets; controlling worksheet views; Cell referencing and naming of cells and cell ranges.

Unit-II

Sorting, multilayer sorting; data validation; find and replace; paste special; identifying missing values, filter and advanced filter; Conditional formatting; Tabulation; Flash-fill; Graphical representation using charts, Organizing charts and graphs, advanced charting tools; identifying outliers; Formatting as table; Pivot tables, pivot charts and dynamic dashboards.

Unit-III

Formulae vs functions; Cell formulae vs array formulae; Mathematical functions; Statistical functions; Financial functions; Logical functions; Date and Time functions; Lookup and reference: Hlookup, and Vlookup, index and match functions; Text functions and error functions. What-if-analysis: Goal-seek, Data tables and Scenario manager; Data analysis ToolPak: Descriptive Statistics, moving averages, Histogram, Covariance, correlation and Regression analysis (only for projection); solver add-in.

Unit-IV

Recording Macros, Absolute and relative macros, editing macros, Use of spinner buttons and command buttons; Sub Procedure, Function Procedure (creating New Functions); Working with Loops: Do while loop, For Next loop; Creating User Forms: Message Box, Input Box; If Then Else.

Suggested Books/Reading:

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|----|----------------------------------------------------------------|
| 1. | Greg Harvey, Excel.All-in-One for Dummies. John Wiley & Sons. |
| 2. | Michael Alexander and Kusleika Richard, et al. |
| 3. | Walkenbach, J. "MS Excel 2016, Bible". John Wiley & Sons, USA. |

| Semester-I | | | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------|---------------|
| Course | Name of Courses | Max Marks | Credit |
| AEC-105-N1 | ENGLISH- I | 25 + 75 = 100 | 2 |
| Course Outcomes: | | | |
| <ol style="list-style-type: none"> 1. Learn about the foundation of English language. 2. Familiarize with essentials of grammar of English language. 3. Inculcate creative & aesthetic sensitivity and critical faculty through comprehension, appreciation and analysis of the prescribed literary texts. 4. Understand proper pronunciation and accent of English language | | | |
| Course Content: | | | |
| Unit-I | Basic Grammar: Noun, Pronoun, Adjective, Verb, Adverb, Prepositions. Vocabulary Building: Suffix, Prefix, Synonyms, Antonyms, | | |
| Unit-II | Essentials of Grammar-I: Articles, Subject -Verb agreement, Parts of Speech, Tenses | | |
| Unit-III | Essentials of Grammar – II: Vowels, Consonants, Diphthongs, Clusters and Syllable, Direct and Indirect Speech. | | |
| Unit-IV | Spoken English Communication: Speech Drills, Pronunciation, Accent Stress and Intonation | | |
| Suggested Books/Reading: | | | |
| 1. | Madhulika Jha, Echoes, Orient Long Man. | | |
| 2. | Ramon & Prakash, Business Communication, Oxford. | | |
| 3. | Sydney Greenbaum Oxford English Grammar, Oxford | | |

| Semester-I | | | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|----------------------|---------------|
| Course | Name of Courses | Max Marks | Credit |
| VAC-106-N1 | ENVIRONMENT AND ECOLOGY | 25 + 75 = 100 | 2 |
| Course Outcomes: | | | |
| <ul style="list-style-type: none"> • Demonstrate knowledge of basics related to Environment and its components. • Understand the concepts of population ecology and human population • Analyze components of ecosystems and compare them with real life processes. • Interpret ecological phenomena of different ecosystems. | | | |
| Course Content: | | | |
| Unit-I | | | |
| Introduction to Environmental Studies: Definition and Components of Environment, Relationship between the different components of Environment. Concept of biosphere, Atmosphere, lithosphere and hydrosphere; Components of atmosphere, Man and Environment Relationship, Impact of technology on Environment. The Multidisciplinary nature of environmental studies. Definition; Scope and importance, need for public awareness. | | | |
| Unit-II | | | |
| Human population and Environment: Population growth, variation among nations. Population explosion – Causes, Effects and Control, Family welfare programme. Human right. Value Education, Women and Child Welfare. | | | |
| Population Interactions and Adaptations: Neutralism; positive interactions-commensalism, proto cooperation, mutualism and symbiosis; negative interactions-competition, predation and parasitism; importance of negative interactions. Invasive species and pest control. | | | |
| Unit-III | | | |
| Concept of Ecosystem: Concept of an ecosystem. Definition, scope and significance of Ecology, Concept of habitat and ecological niche, Structure and function of an Ecosystem. Producers. Consumers and decomposers. Energy flow in the ecosystem. Ecological succession. Food chains, food web and ecological pyramids. | | | |
| Unit-IV | | | |
| Biomes: Concept; major biomes of the world; Introduction, types, characteristic features, structure and function of the following ecosystems: - Forest ecosystem Grassland ecosystem, Desert ecosystem and Aquatic ecosystems (ponds, streams, lakes, rivers, oceans, estuaries) | | | |
| Suggested Books/Reading: | | | |
| 1. | Brewer, R. The Science of Ecology, Sanders College Publishing Co., Tokyo, 1994. | | |
| 2. | Odum, E.P. Basic Ecology, W.B. Saunders, Philadelphia, 1983. | | |
| 3. | Jorgensen, Sven Erik. Encyclopedia of Ecology. Vol 1-5. Elsevier Publishers. Netherlands, 2008. | | |

SEMESTER II

| Semester-II | | | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|----------------------|----------|
| Course | Name of Courses | Max Marks | Credit |
| BBA/FSBN/201 | REGULATORY FRAMEWORK OF BFSI | 25 + 75 = 100 | 4 |
| Course Outcomes: | | | |
| <ul style="list-style-type: none"> • Understand the rights and compliances of Banking • Understand legal aspects of banking operations • Understand about legal aspects of securities • Understand the Legal Relationship between the Banker and Customer. | | | |
| Course Content: | | | |
| Unit-I | Regulatory Framework and Compliance of Banking | | |
| <p>Provisions of RBI Act 1934; Banking Regulation Act, 1949; Setting up of a new bank, Branch licensing, Branch authorization policy for commercial banks and New Bank Licensing Policy, 2013.</p> <p>Compliances of Banking: Banks' shareholders and their rights; Audit and inspection of banking company; Supervision and control of banking companies; Winding up and amalgamation of banks, reserve bank as liquidator; Corporate governance in banks, Prevention of Money Laundering Act, 2002 (PMLA); Banking Codes and Standards Board of India (BCSBI);</p> | | | |
| Unit-II | Legal Aspects of Banking Operations | | |
| <p>Legal aspects of a Cheque- Definition of a cheque, different types of cheques, crossing of a cheque, payment of cheque crossed generally or specially, cheque bearing "Not Negotiable", double crossing; Legal provisions regarding endorsements, Bank guarantees- Definition and types of bank guarantees, banker's duty to honour guarantee, precautions to be taken for issuance and payment of bank guarantee, invocation & enforcement; Letters of credit -General considerations of letters of credit, parties to a letter of credit, Types of letters of credit, documents under a Letter of credit;</p> | | | |
| Unit-III | Legal Aspects of Securities | | |
| <p>Various Types of Securities; Escrow arrangements; Trust and retention arrangements; Laws relating to securities and modes of charging mortgage; Types of mortgages; Enforcement of mortgages; Lien, pledge and hypothecation; Laws on responsibility of paying bank- Negotiable Instruments Act and paying banks, liability of paying banker; Laws on responsibility of collecting bank- Statutory protection to Collecting bank, duties of collecting bank.</p> | | | |
| Unit-IV | Legal Relationship between the Banker and Customer | | |
| <p>Relationship between banker and customer, Relationship as debtor and creditor, Banker as trustee, Banker as agent, Rights and duties of parties involved in relationships; Passbook and statement of Account; Various types of customers; Closing of a bank Account- Termination of Banker-customer relationship; 'Know Your Customer' (KYC) Guidelines of the RBI- Customer identification procedure, Customer identification requirements, Specimen signature, Power of Attorney.</p> | | | |
| Suggested Books/Reading: | | | |
| 1. | Indian Institute of Banking and Finance. (2015). Legal & Regulatory Aspects of Banking (3rd ed.). Macmillan. | | |
| 2. | Mathur, M. (2015). Banking Law and Practice. New Delhi: Himanshu Publications. | | |
| 3. | Natarajan, S., Kandasamy, P., & Parameswaran, R. (2009). Banking Law and Practice (4th ed.). New Delhi: S.Chand Publishing. | | |
| 4. | Rao, K., & Padma, T. (2015). The Principles of Law of Banking & Negotiable Instruments (5th ed.). Alt Publications. | | |
| 5. | Sundaram, & Varshney. (2009). Banking Theory, Law & Practice. New Delhi: Sultan Chand. | | |
| 6. | Tannan, M. L. (2008). Tannan's Banking Law & Practice in India. Nagpur: Lexis Nexis Butter worths Wadhwa | | |

Semester-II

| Course | Name of Courses | Max Marks | Credit |
|--------------|-----------------------------|----------------------|----------|
| BBA/FSBN/202 | FINANCIAL MANAGEMENT | 25 + 75 = 100 | 4 |

Course Outcomes:

- Understand the concept of financial management and various source of finance.
- Analyse capital budgeting process and apply capital budgeting techniques for Business decisions;
- Examine capital structure and cost of capital.
- Critically examine various theories of dividend, identify and analyse dividend policy; and suggest sound dividend policy.
- Design working capital policy based on the assessment of financial requirements.

Course Content:**Unit-I Nature, Scope, and Objectives of Financial Management**

Nature, scope, and objectives of financial management, Finance decision, Functions and Responsibilities of Finance Manager. Sources of Finance: Different Sources of Finance including internal sources, external sources.

Unit-II Capital Budgeting Methods

Time value of money, Capital Budgeting Process, Capital budgeting methods: Payback Period Method, Discounted Payback Period Method, Accounting Rate of Return, Net Present Value (NPV), Internal Rate of Return (IRR), Profitability Index.

Unit-III Cost and Capital Structure

Components of cost of capital, Method for calculating Cost of Equity, Cost of Retained Earnings, Cost of Debt and Cost of Preference Capital, Weighted Average Cost of Capital (WACC). Capital Structure- Theories of Capital Structure.

Unit-IV Dividend

Theories of dividend decision - Walter's Model, Gordon's Model, MM Approach, Forms of dividend payment, types of dividend policies and Determinants of Dividend policy. Concept of Working Capital, Operating Cycles, Working capital estimation.

Suggested Books/Reading:

| | |
|----|-----------------------------------------------------------------------------------------------------------------|
| 1. | Chandra, P. Financial Management-Theory and Practice. Tata McGraw Hill Education, New Delhi. |
| 2. | Horne., J. C., & Wachowicz, J. M.. Fundamentals of Financial Management, Prentice Hall, New Jersey. |
| 3. | Khan, M. Y., & Jain, P. K. Financial Management: Text and Problem. Tata McGraw Hill Education India, New Delhi. |
| 4. | Kothari, R. Financial Management: A Contemporary Approach. Sage Publications India Pvt. Ltd, New Delhi. |
| 5. | Pandey, I. M. Financial Management. Vikas Publications, New Delhi. |
| 6. | Rustagi, R. P. (Fundamentals of Financial Management. Taxmann Publication, New Delhi. |
| 7. | Ross, S. A., Westerfield, R. W., Jaffe, J., & Kakani, R. K. Corporate Finance. McGraw Hill Education, New York. |
| 8. | Sharma, S. K., & Zareen, R. Fundamentals of Financial Management. S. Chand Publishing, New Delhi. |

Semester-II

| Course | Name of Courses | Max Marks | Credit |
|--------------|------------------------------------|----------------------|----------|
| BBA/FSBN/203 | INDIAN BUSINESS ENVIRONMENT | 25 + 75 = 100 | 4 |

Course Outcomes:

- Understand dynamics of the business environment and current economic situation.
- Develop practical understanding of changes in business environment and assess threats and opportunities emerging out of it.
- Suggest strategic adjustments for an organization which may be needed in changing business environment scenario.
- Develop suitable adjustment and response strategies.

Course Content:**Unit-I Business Environment**

Business environment: concept, nature and significance, Economic, social, political forces affecting business operations & growth, Types of business environment. Environmental scanning.

Unit-II Risk in Business Environment

Risk in business environment- country risk and political risk. Economic systems: capitalism, socialism & mixed economy. Economic planning in India: objectives, strategy and problems. Impact of economic planning in India. Economic roles of government: regulatory role, promotional role, entrepreneurial role, planning role, economic role in Indian context.

Unit-III Social Responsibility of Business

The constitutional environment and state intervention in business. Social responsibility of business: concept, rationale, dimensions and its disclosure by Indian business.

Unit-IV Professionalization and Business Ethics

Professionalization and business ethics. Competitive environment of business with reference to MRTP Act and Competition Act

Suggested Books/Reading:

| | |
|----|-------------------------------------------------------------------|
| 1. | Francis Cherunillam: Business Environment, Himalaya Publications. |
| 2. | Suresh Bedi: Business Environment, Excel Books. |
| 3. | Alok Goyal: Environment for Managers, V.K. Publications. |
| 4. | Justin Paul: Business Environment, Tata Mc-Graw Hill. |

Semester-II

| Course | Name of Courses | Max Marks | Credit |
|--------------|----------------------------|----------------------|----------|
| BBA/FSBN/204 | BUSINESS STATISTICS | 25 + 75 = 100 | 3 |

Course Outcomes:

- Apply application of quantitative techniques in business decision making.
- Analyze data using statistical techniques and able to forecast under uncertain business environment.
- Examine normality and apply its concepts in different sampling techniques.
- Apply quantitative techniques to business situations and optimize available resources

Course Content:**Unit-I** **Statistics**

Meaning, purpose, scope and limitations; presentation and tabulation of data: meaning, objectives and types of classification, formation of frequency distribution, role types and construction of diagrams and graphs.

Unit-II **Measures of Central Tendency**

Arithmetic mean, median, mode, characteristics, applications and limitations of these measures; Measure of variation: Range, quartile deviation, mean deviation and standard deviation, co-efficient of variation and skewness.

Unit-III **Correlation Analysis**

Introduction, significance, types and Methods of Correlation analysis – Scatter, diagram Karl Pearson's coefficient, Rank correlation. Regression Analysis: Introduction, significance, simple linear regression model, method of least squares, standard Error of estimates.

Unit-IV **Index Number**

Introduction, importance, Construction, Price and Quantity index numbers, Laspeyres', Paasche's, Edgeworth-Marshall's, Fisher's method, Relative methods. Time series Analysis: Introduction, Utility of time series analysis, Components and analysis of time series. Measuring Trends of time series, semi-average, moving averages and method of least squares.

Suggested Books/Reading:

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| 1. | Berry, G.C. Business Statistics, Mc Graw Hill Publication. |
| 2. | Gupta, S.P. & M.P. Gupta. Business Statistics, Sultan Chand and Sons Publication. |
| 3. | Gupta, C.B. An Introduction to Statistical Methods, Vikas Publishing House. |
| 4. | Gupta, S.P. Statistical Methods, Sultan Chand and Sons Publication. |
| 5. | Sharma, J.K. Business Pearson Education, New Delhi Statistics. |

| Semester-II | | | |
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| Course | Name of Courses | Max Marks | Credit |
| BBA/FSBN/205 | LIFE SKILLS DEVELOPMENT | 25 + 75 = 100 | 3 |
| Course Outcomes: | | | |
| <ul style="list-style-type: none"> Define and identify different life skills required in personal and professional life Develop an awareness of the self and apply well-defined techniques to cope with emotions and stress. Explain the basic mechanics of effective communication and demonstrate these through presentations. Use appropriate thinking and problem-solving techniques to solve new problems Understand the basics of teamwork and leadership | | | |
| Course Content: | | | |
| Unit-I | Overview of Life Skills | | |
| <p>Meaning and significance of life skills, Life skills identified by WHO: Self-awareness, Empathy, Critical thinking, Creative thinking, Decision making, problem solving, Effective communication, interpersonal relationship, coping with stress, coping with emotion. Life skills for professionals: positive thinking, right attitude, attention to detail, having the big picture, learning skills, research skills, perseverance, setting goals and achieving them, helping others, leadership, motivation, self-motivation, and motivating others, personality development, IQ, EQ, and SQ.</p> | | | |
| Unit-II | Self-awareness | | |
| <p>Definition, need for self-awareness; Coping with Stress and Emotions, Human Values, tools and techniques of SA: questionnaires, journaling, reflective questions, meditation, mindfulness, psychometric tests, feedback. Stress Management: Stress, reasons and effects, identifying stress, stress diaries, the four A's of stress management, techniques, Approaches: action-oriented, emotion-oriented, acceptance oriented, resilience, Gratitude Training, Coping with emotions: Identifying and managing emotions, harmful ways of dealing with emotions,</p> | | | |
| Unit-III | 21st century skills | | |
| <p>Creativity, Critical Thinking, Collaboration, Problem Solving, Decision Making, Need for Creativity in the 21st century, Imagination, Intuition, Experience, Sources of Creativity, Lateral Thinking, Myths of creativity, Critical thinking vs. Creative thinking, Functions of Left Brain & Right brain, Convergent & Divergent Thinking, Critical reading & Multiple Intelligence. Steps in problem solving: Problem Solving Techniques, Six Thinking Hats, Mind Mapping, Forced Connections. Analytical Thinking, Numeric, symbolic, and graphic reasoning. Scientific temperament and Logical thinking.</p> | | | |
| Unit-IV | Leadership: | | |
| <p>Leadership framework, entrepreneurial and moral leadership, vision, cultural dimensions. Growing as a leader, turnaround leadership, managing diverse stakeholders, crisis management. Types of Leadership, Traits, Styles, VUCA Leadership, Levels of Leadership, Transactional vs Transformational Leaders, Leadership Grid, Effective Leaders.</p> | | | |
| Lab Activities | | | |
| <p>Verbal: Effective communication and Presentation skills. Different kinds of communication; Flow of communication; Communication networks, Types of barriers; Miscommunication Introduction to presentations and group discussions. Learning styles: visual, aural, verbal, kinaesthetic, logical, social, solitary; Previewing, KWL table, active listening, REAP method Note-taking skills: outlining, non-linear note-taking methods, Cornell notes, three columns note taking. Memory techniques: mnemonics, association, flashcards, keywords, outlines, spider diagrams and mind maps, spaced repetition. Time management: auditing, identifying time wasters, managing distractions, calendars and checklists; Prioritizing - Goal setting, SMART goals; Productivity tools and apps, Pomodoro technique.</p> | | | |
| <p>Non-Verbal: Non-verbal Communication and Body Language: Forms of non-verbal communication; Interpreting body-language cues; Kinesics; Proxemics; Chronemics; Effective use of body language, Communication in a multi-cultural environment.</p> | | | |
| Suggested Books/Reading: | | | |
| 1. | Shiv Khera, You Can Win, Macmillan Books, New York, 2003. | | |

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| 2. | Barun K. Mitra, "Personality Development & Soft Skills", Oxford Publishers, Third impression, 2017. |
| 3. | ICT Academy of Kerala, "Life Skills for Engineers", McGraw Hill Education (India) Private Ltd., 2016. |
| 4. | Caruso, D. R. and Salovey P, "The Emotionally Intelligent Manager: How to Develop and Use the Four Key Emotional Skills of Leadership", John Wiley & Sons, 2004. |
| 5. | Kalyana, "Soft Skill for Managers"; First Edition; Wiley Publishing Ltd, 2015. |
| 6. | Larry James, "The First Book of Life Skills"; First Edition, Embassy Books, 2016. |
| 7. | Shalini Verma, "Development of Life Skills and Professional Practice"; First Edition; Sultan Chand (G/L) & Company, 2014. |

| Semester-II | | | |
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| Course | Name of Courses | Max Marks | Credit |
| AEC-106-N1 | ENGLISH-II | 25 + 75 = 100 | 2 |
| Course Outcomes: | | | |
| <ul style="list-style-type: none"> • Understand basics of narration and writing for effective communication. • Learn techniques of effective public speaking. • Write various kind of letter, essay and articles. • Practically perform reading and speaking through drills. | | | |
| Course Content: | | | |
| Unit-I | Narration and Writing | | |
| Define, Describe, Narrate and Argue; Reading Comprehension, Precise Writing, Letter Writing - Job Application Letter, Resume writing, Report Writing. | | | |
| Unit-II | Introduction to Oratory | | |
| Techniques for effective public speaking, both prepared and extemporaneous. Brainstorm ideas for your own short speech. | | | |
| Unit-III | Written English communication | | |
| Progression of Thought/ideas, Structure of Paragraph, Structure of Essays, Essay Writing. | | | |
| Unit-IV | Writing Features and Articles | | |
| Op-Eds (Editorials, Opinions), Features; Articles; Performance and Drills: Reading Drills, Speaking Drills, Team-Performance Drills, Solo Performance Drills | | | |
| Suggested Books/Reading: | | | |
| 1. | Madhulika Jha, Echoes, Orient Long Man | | |
| 2. | Ramon & Prakash, Business Communication, Oxford. | | |
| 3. | Sydney Greenbaum Oxford English Grammar, Oxford. | | |
| 4. | M. Ashraf Rizvi ,Effective Technical Communication, Tata McGraw Hill | | |
| 5. | Anjaneethi & Bhavana Adhikari, Business Communication, Tata McGraw Hill | | |

| Semester-II | | | |
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| Course | Name of Courses | Max Marks | Credit |
| VAC-108-N1 | HEALTH PSYCHOLOGY | 25 + 75 = 100 | 2 |
| Learning Outcomes: | | | |
| <ul style="list-style-type: none"> • Gain understanding regarding the concept of health and role of psychology in it. • Get acquainted with well-being and its significance. • Develop insight into scientific knowledge regarding negative consequences of stress and other health related disorders. • Appreciate the positive impact of health enhancing behaviors on well-being and mental health. | | | |
| Course Content: | | | |
| Unit-I | Introduction to Health Psychology | | |
| Nature, Goals and Scope. Relationship between mind and body. Emergence of Health Psychology | | | |
| Unit-II | Well-being | | |
| Eudemonia and Hedonism, Life Satisfaction Affect. Assessment of Health and Well-being. | | | |
| Unit-III | Stress, Illness and Pain | | |
| Coping with Stress, Pain and Illness. Health, Related Disorders- Coronary Heart Disease, Cancer, Diabetes, HIV and AIDS. | | | |
| Unit-IV | Health Enhancing Behaviours | | |
| Psychological factors - Resilience, Hope, Optimism; Exercise; Safety and Nutrition. Implications for Well-being | | | |
| Suggested Books/Reading: | | | |
| 1. | DiMatteo, M.R. and Martin, L.R. Health psychology. New Delhi: Pearson. | | |
| 2. | Sarafino, E.P. (Health psychology: Bio Psychosocial interactions NY: Wiley. | | |
| 3. | Snyder, C.R., Lopez, S.J. Positive Psychology :The scientific and practical explorations of human strengths. Thousand Oaks, CA: Sage. | | |
| 4. | Taylor, S.E. Health Psychology. New York: Tata McGraw Hill. | | |