

DR. A.P.J. ABDUL KALAM TECHNICAL UNIVERSITY,
LUCKNOW



Evaluation Scheme & Syllabus

MBA

(Banking and Financial Services)

First Year

**AS PER AICTE MODEL CURRICULUM
& NEP 2020**

(Effective from the Session: 2025-26)

MBA (Banking and Financial Services) I Year

Teaching and Evaluation Scheme W.E.F. Academic Session 2025-26

PREAMBLE

MBA (Banking & Financial Service) is a two-year postgraduate programme and endeavour to provide knowledge base & program is comprehensive & holistic in nature and is designed to fulfil the demand of the industry. The Financial sector in India is undergoing a paradigm shift in the recent past and industries need qualified professionals.

AKTU will make its students to learn and analyse financial markets & understand the Banking system in India. The objective of the programme is to make students understand the complexities of ever-growing competition and infusion of technology in the Banking operations & its related services. The programme is also helping to develop entrepreneurial approach, creativity & financial leadership with interpersonal and multicultural teamwork competency among all students' managers.

Program Educational Objectives (PEOs)

The MBA (Banking and Financial Services) program seeks to enable students to achieve the following objectives

PEO1: To provide students with an educational base by developing their understanding of critical concepts, Techniques & technologies that are relevant to achieving organisational objectives

PEO2: To make them capable of integrating knowledge and skills, to smoothen the processes across various business functions.

PEO3: To Develop creative, innovative and entrepreneurial mind-set to take managerial decisions.

PEO4: Students will be able to demonstrate their ability to adapt to a rapidly changing environment in health care sector and use these abilities to formulate strategies for future growth.

PEO5: Students will learn to assess & evaluate business issues and practices from a local and Global Perspective.

PEO6: To make & groom to become socially responsible personnel who display humanity in all their actions and decisions.

PEO7: To ensure the smooth transition from campus to corporate by developing the Industry ready Professionals.

Program Outcomes

PO1: In general, graduates will be able to understand the paradigm shift in Business & Competitive Environment, competitive forces, Economic, legal and social environment of Indian & International Business scenario.

PO2: Graduates will be able to demonstrate a global outlook with the ability to identify aspects of the global business and Cross-Cultural Understanding.

PO3: This would help graduates in distinguishing the functioning of businesses, recognizing potential business opportunities & exploring the entrepreneurial opportunities.

PO4: Graduates will have Analytical and Critical thinking abilities for large data-based decision making to protect the interests of all stakeholders.

PO5: Developing Value based Leadership in all graduates.

Program Specific Outcomes

PSO1: Develop understanding of Sectorial Environment for Organizational Sustainability.

PSO2: Acquiring of Attitude, Skills, Knowledge and experiential learning in all functional areas(s) of Banking & Financial Services.

PSO3: Develop Ability to visualize managerial problems and identify various alternatives to solve them.

PSO4: Acquire Ability to apply contemporary tools and techniques in making rational decisions.

PSO5: Acquire Ability to apply knowledge & understanding of Banking and a Financial Service to complex issues both systematically and innovatively, to improve Business Leadership & Practice.

Program Structure:

The MBA (Banking and Financial Services) is a full-time Regular Program. The duration of the program is Two Academic Years consisting of Four Semesters. Eligibility to enroll in the program is any bachelor degree from a UGC approved recognized University. The numbers of courses for the MBA (Banking and Financial Services) program are the combination of core courses, specialized courses, projects and skills based lab work & Internship.

After completion of first year and before commencing second academic year, all students have to undergo a compulsory 6- 8 weeks Internship with Industry suitable for the program. The performance of the internship will be evaluated in Third semester..

MBA (Banking and Financial Services) I Year
Teaching and Evaluation Scheme W.E.F. Academic Session 2025-26
(In Accordance with AICTE Model Curriculum & New Education Policy)

SEMESTER I

S. No.	Codes	SUBJECT	PERIODS			INTERNAL EVALUATION SCHEME				END SEMESTER EVALUATION		TOTAL	CREDIT
			L	T	P	CT	TA	PS	TOTAL	TE	PE		
1	BMBF 101	Management Concepts & Organisational Behaviour	4	0	0	20	10	0	30	100	0	100	3
2	BMBF 102	Managerial Economics	4	0	0	20	10	0	30	100	0	100	3
3	BMBF 103	Financial Accounting &	4	0	0	20	10	0	30	100	0	100	3
4	BMBF 104	Business Statistics &	4	0	0	20	10	0	30	100	0	100	3
5	BMBF 105	Marketing	4	0	0	20	10	0	30	100	0	100	3
6	BMBF 106	Banking and Micro Finance	4	0	0	20	10	0	30	100		100	3
7	BMBF 107	Business Communication	3	1	0	20	10	0	30	100	0	100	3
8	BMBF 151	IT Skills Lab -1	0	0	3	20	10	0	30	-	70	100	2
9	BMBF 152	Mini Project on BFSI	0	0	3	20	10	0	30	0	70	100	3
10	BVC 151	SPORTS & YOGA *	0	0	3	0	100	0	100	0	0	100	0
												1000	26

- **Qualifying but Non-Credit Course**

MBA (Banking and Financial Services) I Year**Teaching and Evaluation Scheme W.E.F. Academic Session 2025-26****(In Accordance with AICTE Model Curriculum & National Education Policy)****SEMESTER II**

S. No.	Codes	SUBJECT	PERIODS			INTERNAL EVALUATION SCHEME				END SEMESTER EVALUATION		TOTAL	CREDIT
			L	T	P	CT	TA	PS	TOTAL	TE	PE		
1	BMBF 201	Banking Laws and Practices	4	0	0	20	10	0	30	70	0	100	3
2	BMBF 202	Human Resource Management	4	0	0	20	10	0	30	70	0	100	3
3	BMBF 203	Corporate & Retail Banking Products	4	0	0	20	10	0	30	70	0	100	3
4	BMBF 204	Financial Management & Corporate Finance	4	0	0	20	10	0	30	70	0	100	3
5	BMBF 205	Bank Credit Management	4	0	0	20	10	0	30	70	0	100	3
6	BMBF 206	Quantitative Techniques for Managers	4	0	0	20	10	0	30	70	0	100	3
7	BMBF 207	Digital Marketing & E-Commerce	4	0	0	20	10	0	30	70	0	100	2
8	BMBF 208	Mutual Fund Operations	4	0	0	20	10	0	30	70	0	100	3
9	BMBF 251	IT Skills Lab-2	0	0	2	20	0	0	30	0	70	100	1
10	BMBF 252	FinTech for Business	0	0	3	20	0	0	30	0	70	100	2
												1000	26

MBA (Banking and Financial Services) I Year
Teaching and Evaluation Scheme W.E.F. Academic Session 2025-26
(Accordance with AICTE Model Curriculum & National Education Policy)
SEMESTER I
MANAGEMENT CONCEPTS & ORGANISATIONAL BEHAVIOUR
BMBF 101

Course Credits: 3

Teaching Hours:40

Course Objectives:

1. To understand the fundamental concepts and processes of management.
2. To explain key theories and principles of organizational behaviour and their relevance to managerial practice.
3. To apply the principles of management and organizational behaviour to analyze real-world business situations.
4. To examine and evaluate contemporary issues and trends in management practice.
5. To develop essential managerial and leadership skills through experiential learning and practical exposure

UNIT I (8 Hrs.)

Fundamentals of Management: Management practices from past to present, Different levels of management, Managerial skills and Managerial Functions , Case Studies. Planning- Objective of planning, Planning process, Types of planning, Types of plans, Management by Objective, Decision-making- types, process & techniques, Case Studies

UNIT-II (8 Hrs.)

Organising & Staffing- Types of organization, Organization structure and decentralization of authority, Meaning of staffing, Recruitment, selection & placement, Training & development. Directing & Controlling- Principle of directing, Essence of coordination, Different control techniques, Management by exception. Case Studies

UNIT III (8 Hrs.)

Fundamentals of individual behavior, Personality, types of personality, Personal effectiveness, meaning of Attitudes, Types, Components, attitude formation and attitude change. Meaning & Type of Group Behaviour, Interpersonal skills, Transactional Analysis, Johari Window

UNIT IV (8 Hrs.)

Motivation: Theory of Motivation: Maslow's, Herzberg's, McClelland, Contemporary theories of Motivation: Self Determination Theory, Self-Efficacy Theory, Vroom's Expectancy Theory, Equity Theory, Reinforcement Theory, Meaning of Perception, process, behavioral applications of perception. Case Studies

UNIT V: (8 Hrs.)

Leadership: What is leadership, types of leaders and leadership styles, traits and qualities of effective leader, trait theory, LSM – Leadership Situational Model, Team Building, Tuckman Model of Team Development. Organizational Change: Meaning of organizational change approaches to managing organizational change, creating a culture for change, implementing the change, Kurt Lewin Model of change. Case Studies

COURSE OUTCOMES

Course Outcomes	Bloom's taxonomy
CO 1: Developing understanding of managerial practices and their perspectives.	Knowledge (K 2) Remembering (K1)
CO2: Understanding and Applying the concepts of organizational behavior	Knowledge (K 2) Applying (K 4)
CO 3: Applying the concepts of management and analyze organizational behaviors in real world situations	Applying (K 4) Analyzing (K 5)
CO 4: Comprehend and practice contemporary issues in management.	Comprehending (K 3)
CO 5: Applying managerial and leadership skills among students	Applying (K4)

Suggested Readings

1. Koontz Harold & Weihrich Heinz – Essentials of management (Tata McGraw Hill, 5th Edition, 2008)
2. L. M. Prasad- Principles and Practices of Management, Sulatn Chand & Sons, 7th edition, 2007.
3. Stephen P. Robbins, —Organizational Behaviour II, 12th Edition, Prentice Hall
4. Dr. Premvir Kapoor, Principles and Practices of Management, Khanna Publishing House, Delhi
5. Robbins & Coulter - Management (Prentice Hall of India, 9th Edition)
6. Principles of Management, George R. Terry & S.G. Franklin, AITBS, Delhi.
7. N M Khandelwal- Indian Ethos & Values for Management- Himalyan Publishing
8. Fred Luthans, —Organizational Behaviour I, 12th Edition, McGraw Hill International Edition
9. Aswathappa K, —Organizational Behaviour (Text, Cases and Games) II, Himalaya Publication
10. Uday Pareek, —Organizational Behavior I, Oxford University Press

MANAGERIAL ECONOMICS

BMBF 102

Course Credit: 3

Teaching Hours: 40

Course Objective:

1. To understand the importance of Managerial Economics in management and businesses
2. To apply the principles of managerial economics in achieving business objectives
3. To analyze and equip with the tools necessary in forecasting product demand
4. To evaluate and apply latest pricing strategies
5. Understand and analyze the macro environment affecting the business decision making.

UNIT –I (6 Hrs.)

Basic Concepts and principles: Definition, Nature and Scope of Economics-Micro Economics and Macro Economics, Managerial Economics and its relevance in business decisions. Fundamental Principles of Managerial Economics - Incremental Principle, Marginal Principle, Opportunity Cost Principle, Discounting Principle, Concept of Time Perspective, Equi-Marginal Principle, Utility Analysis, Cardinal Utility and Ordinal Utility. Case Studies

UNIT –II (8 Hrs.)

Demand and Supply Analysis: Theory of Demand, Types of Demand. Determinants of demand, Demand Function, Demand Schedule, Demand curve, Law of Demand, Exceptions to the law of Demand, Shifts in demand curve, Elasticity of Demand and its measurement. Price Elasticity, Income Elasticity, Arc Elasticity. Cross Elasticity and Advertising Elasticity. Uses of Elasticity of Demand for managerial decision making, Demand forecasting meaning, significance and methods. (numerical Exercises) Case Studies
Supply Analysis; Law of Supply, Supply Elasticity; Analysis and its uses for managerial decision making. Price of a Product under demand and supply forces . Case Studies

UNIT –III (10 Hrs.)

Production and cost Analysis: Production concepts & analysis; Production function, Types of production function, Laws of production: Law of diminishing returns, Law of returns to scale. Cost concept and analysis: Cost, Types of costs, Cost output relationship in the short-run. Cost output relationship in the Long-run. Estimation of revenue. Average Revenue, Marginal Revenue. Case Studies

UNIT –IV(10 Hrs.)

Market structures: Perfect and Imperfect Market Structures, Perfect Competition, features, determination of price under perfect competition. Monopoly: Feature, pricing under monopoly, Price Discrimination. Monopolistic: Features, pricing under monopolistic competition, product differentiation. Oligopoly: Features, kinked demand curve, cartels, price leadership. Case Studies

UNIT –V (6 Hrs.)

National Income; Concepts and various methods of its measurement, Circular flows in 2 sector, 3 sector, 4 sector economies, Inflation, types and causes, Business Cycle & its phases.

COURSE OUTCOMES:

Course Outcomes	Bloom's Taxonomy
CO1: Students will be able to remember the concepts of micro economics and also able to understand the various micro economic principles to make effective economic decisions under conditions of risk and uncertainty.	Knowledge(K 2) Remembering (k1)
CO2: The students would be able to understand the law of demand & Supply & their elasticities, evaluate & analyse these concepts and apply them in various changing situations in industry. Students would be able to apply various techniques to forecast demand for better utilization of resources.	Knowledge (K 2) Applying (K 4) Synthesizing (K6)
CO3: The students would be able to understand the production concept and how the production output changes with the change in inputs and able to analyse the effect of cost to business and their relation to analyze the volatility in the business world	Comprehending (K 3) Applying (K 4) Analyzing (K 5) Evaluating (K7)
CO4: The students would be able to understand & evaluate the different market structure and their different equilibriums for industry as well as for consumers for the survival in the industry by the application of various pricing strategic	Applying (K 4) Analyzing (K 5) Synthesizing (K6)
CO5: The students would be able to analyse the macro economic concepts & their relation to micro economic concept & how they affect the business & economy.	Knowledge (K 2) Comprehending (K 3)

Suggested Readings

1. Managerial Economics, D.N. Dwivedi, Vikas Publication, 7th Ed
2. Managerial Economics, GEETIKA, McGraw-Hill Education 2nd Ed.
3. Managerial Economics: Concepts and Applications (SIE), THOMAS& MAURICE, McGraw-Hill Education, 9th Ed
4. Managerial Economics, H.L Ahuja, S.Chand, 8th Ed
5. Managerial Economics – Theory and Applications, Dr. D.M.Mithani, Himalaya Publications, 7th Ed.
6. Sociology & Economics for Engineers, Dr. Premvir Kapoor, Khanna Publishing House

FINANCIAL ACCOUNTING& ANALYSIS

BMBF 103

Course Credits: 3

Teaching Hours: 40

Course Objectives:

- 1) To understand the fundamentals, basic theories, and key concepts of financial accounting.
- 2) To identify and explain various Accounting Standards applicable in the preparation of financial statements.
- 3) To apply accounting principles to the prepare and present financial statements
- 4) To analyze financial statements using appropriate tools and techniques to derive meaningful insights.
- 5) To evaluate emerging trends in accounting and interpret the role of social responsibility accounting in contemporary business practices.

UNIT I (6 Hrs.)

Meaning and Scope of Accounting: Evolution and Users of Accounting, Basic Accounting terminologies, Principles of Accounting, Accounting Concepts & Conventions, Accounting Equation, Depreciation Accounting.

UNIT II (6 Hrs.)

Mechanics of Accounting: Accounting Standards and IFRS: International Accounting Principles and Standards; Matching of Indian Accounting Standards with International Accounting Standards, Double entry system of Accounting, journalizing of transactions; Ledger posting and Trial Balance.

UNIT III (12 Hrs.)

Presentation of Financial Statement: Preparation of final accounts (Profit & Loss Account and Balance Sheet) according to companies act 2013 (vertical format), Excel Application to make Balance sheet, Case studies and Workshops, Preparation of Cash Flow Statement and its analysis.

UNIT IV (10 Hrs.)

Analysis of financial statement: Ratio Analysis- Solvency ratios, Profitability ratios, activity ratios, liquidity ratios, Market capitalization ratios; leverage Ratio, Detailed Analysis using excel application.

UNIT V (6 Hrs.)

Financial Statement Analysis and Recent Types of Accounting: Common Size Statement; Comparative Balance Sheet and Trend Analysis of manufacturing, Service & banking organizations, Case Study and Workshops in analysing Balance sheet. Human Resource Accounting, Forensic Accounting, Accounting for corporate social responsibility.

COURSE OUTCOMES:

After successful completion of this course students will be able to

S. No	Course Outcome	Bloom's Taxonomy
1	CO1.Understand and apply accounting concepts, principles and conventions for their routine monetary transaction.	Knowledge (K2) Comprehending (K 3)
2	CO2. Understand about IFRS, Ind AS and IAS for preparation and reporting of financial statements.	Knowledge (K2) Synthesizing (K6)
3	CO3. Create and prepare financial statements and Cash flow in accordance with Generally Accepted Accounting Principles	Remembering (k1)
4	CO4. Analyse, interpret and communicate the information contained in basic financial statements and explain the limitations of such statements.	Analysing (K 4) Evaluating,(K7))
5	CO5. Recognising various types of accounting and utilize the technology and social responsibility in facilitating and enhancing accounting and financial reporting processes	Knowledge (K2) Applying (K 4)

Suggested Readings:

1. Maheshwari S.N &Maheshwari S K – A text book of Accounting for Management (Vikas, 10th Edition)
2. Essentials of Financial Accounting (based on IFRS), Bhattacharya (PHI,3rd Ed)
3. Khan and Jain - Financial Management (Tata McGraw Hill, 7th Ed.)
4. PC Tulsian- Financial Accounting (Pearson, 2016)
- 5.Dhamija - Financial Accounting for managers: (Prentice Hall, 2nd Edition).
- 6.Narayanswami - Financial Accounting: A Managerial Perspective (PHI,5th Ed)
- 7.DhaneshkKhatri- Financial Accounting (TMH,2015)
- 8.Ambrish Gupta - Financial Accounting: A Managerial Perspective (Prentice Hall, 4th Edition)
- 9.Ramchandran&Kakani - Financial Accounting for Management (TMH, 2nd Edition).
10. Mukherjee - Financial Accounting for Management (TMH, 2nd Edition).

BUSINESS STATISTICS & ANALYTICS

BMBF 104

Course Credit: 3

Teaching Hours: 40

Course Objectives:

- 1) Understand the basic concept / fundamentals of business statistics.
- 2) Apply Descriptive statistics which includes measures of central tendency, Measures of Dispersion, Time Series Analysis, Index Number, Correlation and Regression analysis and their implication on Business performance.
- 3) Illustrate the concept of Probability and its usage in various business applications.
- 4) Analyze and apply the concepts of Hypothesis Testing , inferential statistics-t, F, Z Test and ChiSquare Test
- 5) Evaluate and understand the practical application of Descriptive and Inferential Statistics concepts and their uses for Business Analytics.

Unit I (10 Hrs): Descriptive Statistics

Meaning, Scope, types, functions and limitations of statistics, Measures of Central tendency– Mean, Median, Mode, Quartiles, Measures of Dispersion – Range, Inter quartile range, Mean deviation, Standard deviation, Variance, Coefficient of Variation, Skewness and Kurtosis.

Unit II (8 Hrs):Time Series & Index Number

Time series analysis: Concept, Additive and Multiplicative models, Components of time series,

Trend analysis: Least Square method - Linear and Non- Linear equations, Applications in business decision-making.

Index Numbers:- Meaning , Types of index numbers, uses of index numbers, Construction of Price, Quantity and Volume indices:-Fixed base and Chain base methods.

Unit III (6 Hrs): Correlation & Regression Analysis

Correlation Analysis: Rank Method & Karl Pearson's Coefficient of Correlation and Properties Of Correlation.

Regression Analysis: Fitting of a Regression Line and Interpretation of Results, Properties of Regression Coefficients and Relationship between Regression and Correlation.

Unit IV (8 Hrs): Probability Theory & Distribution

Probability: Theory of Probability, Addition and Multiplication Law, Baye's Theorem

Probability Theoretical Distributions: Concept and application of Binomial; Poisson and Normal distributions.

Unit V (8 Hrs) Hypothesis Testing& Business Analytics

Hypothesis Testing: Null and Alternative Hypotheses; Type I and Type II errors; Testing of Hypothesis: Large Sample Tests, Small Sample test, (t, F, Z Test and Chi Square Test)

Concept of Business Analytics- Meaning types and application of Business Analytics, Use of Spread Sheet to analyze data-Descriptive analytics and Predictive analytics.

Course Outcome	Blooms Taxonomy
CO1.Gaining Knowledge of basic concept/ fundamentals of business statistics.	Knowledge(K 2)
CO2.To compute various measures of central tendency, Measures of Dispersion, Time Series Analysis, Index Number, Correlation and Regression analysis and their implication on Business performance.	Remembering(K1) Applying(K4)
CO3.Evaluating basic concepts of probability and perform probability theoretical distributions	Comprehending (K3) Applying(K4)
CO4.To apply Hypothesis Testing concepts and Able to apply inferential statistics-t,F,Z Test and Chi Square Test	Analyzing(K5) Synthesizing(K6)
CO5. To perform practical application by taking managerial decision and evaluating the Concept of Business Analytics.	Evaluating (K7) Applying(K4)

Suggested Readings:

1. G C Beri –Business Statistics, 3rd ed, TATA McGraw Hill.
- 2.Chandrasekaran&Umaparvathi-Statistics for Managers, 1st edition, PHILearning
- 3.Davis,Pecar –Business Statistics using Excel, Oxford
4. Ken Black –Business Statistics, 5th ed., Wiley India
- 5.Levinand Rubin– statistics forManagement, 7thed., Pearson
- 6.Lind, Marchal, Wathen –Staistical techniques in business and economics, 13th ed, McGraw Hill
7. Newbold, Carlson, Thorne – Statistics for Business and Economics, 6th ed., Pearson
- 8.S. C. Gupta – Fundamentals of Statistics, Himalaya Publishing
- 9.Walpole – Probability and Statistics for Scientists and Engineers, 8th ed., Pearson

MARKETING MANAGEMENT

BMBF 105

Course Credit: 3

Teaching Hours: 40

Course Objectives:

- 1) Analyze market opportunities by examining customers, competitors, collaborators, context, and the internal strengths and weaknesses of a company.
- 2) Understand consumer needs, preferences, and behavior patterns in various market contexts.
- 3) Design and formulate effective marketing strategies that align with organizational goals and market conditions.
- 4) Communicate, justify, and critically assess marketing recommendations using both quantitative and qualitative reasoning, including peer feedback and evaluation.
- 5) Develop the understanding the current global and digital aspect of marketing.

Unit 1(6 Hrs)

Introduction: Nature and scope of marketing, Various marketing orientations, Need, Want, Demand, Elements of Marketing mix, customer value and the value delivery process.

Understanding Consumer Behavior: Buying motives, factors influencing buying behavior, buying habits, stages in consumer buying decision process, types of consumer buying decisions.

Unit 2 (8 Hrs)

Market segmentation, Targeting and Positioning: Meaning, Factors influencing segmentation, Market Aggregation, Basis for segmentation, Segmentation of Consumer. Targeting: Meaning, Basis for identifying target customers, Target Market Strategies. Positioning: Meaning, product differentiation strategies, tasks involved in positioning. Branding: Concept of Branding, Brand Types, Brand equity, Branding Positioning.

Unit 3 (8 Hrs)

Product Decisions: Concept, product hierarchy, new product development, diffusion process, Product Life cycle, Product mix strategies. Packaging / Labeling: Packaging as a marketing tool, requirement of good packaging, Role of labeling in packaging. Pricing Decisions: Pricing concepts for establishing value, Pricing Strategies-Value based, Cost based, Market based, Competitor based, New product pricing-Price Skimming & Penetration pricing

Unit 4 (8 Hrs)

Place Decision: Meaning, Purpose, Channel alternatives, Factors affecting channel choice, Channel design and Channel management decisions, Channel conflict, Retailing & Types of Retailers. Advertising: Advertising Objectives, Advertising Budget, Advertising Copy, AIDA model, Public Relation: Meaning, Objectives, Types, and Functions of Public Relations. Sales Promotion: Sales Promotion Mix, Kinds of promotion, Tools and Techniques of sales promotion, Push-pull strategies of promotion, Personal Selling: Concept, Features, Functions, Steps/process involved in Personal Selling, Direct Marketing: Meaning, Features, Functions, Growth and benefits of direct marketing, different forms.

Unit 5 (6 Hrs)

CRM: Meaning, Relationship Marketing Vs. Relationship Management, Types of Relationship Management, Significance of Customer Relationship Management. Global Marketing: current scenario, Global Marketing environment, Entry strategies, Global P's of Marketing., Recent trends and Innovation in Marketing-Green Marketing, Agile Marketing

COURSE OUTCOMES:

Upon the successful completion of this course, the student will be able to:

S.No	Course Outcome	Bloom's taxonomy
1	CO1. Remember and Comprehend basic marketing concepts.	Remembering (k1) Knowledge (K 2)
2	CO2. Understand marketing Insights on application of basic marketing concepts.	Synthesizing (K6) Comprehending(K3)
3	CO3. Able to Apply and develop Marketing Strategies and Plans	Applying (K 4)
4	CO4. Understand and Analyzing Business/ Consumer Markets and ability Identify & evaluate Market Segments and Targeting	Analyzing (K 5)
5	CO5. Develop skills to understand the current global and digital aspect of marketing.	Evaluating (K7)

Recommended Text Books:

1. Marketing Management: A South Asian Perspective - Kotler, Keller, Kevin 15/e, Pearson Education, 2016.
2. Marketing Management - Ramaswamy V. S. & Namakumari S, 6/e, Sage Publication India Pvt Ltd., 2018.
3. Marketing Management - Tapan Panda, 5/e, Excel Publication, 2007.
4. Fundamentals of Marketing Management - Etzel M. J, B J Walker & William J. Stanton, 14/e, McGraw Hill Education Publishers, 2015.
5. Marketing: Asian Edition Paul Bainies, Chris Fill Kelly Page third edition, Oxford.

BANKING AND MICRO FINANCE

BMBF 106

Course Credit: 3

Teaching Hours: 40

Course Objectives:

- 1) Understand the core concepts and functions of banking with an in-depth understanding of its structure and operations.
- 2) Describe the principles and significance of microfinance in financial inclusion.
- 3) Analyze the roles and contributions of microfinance institutions (MFIs) and banks in delivering financial services to low-income and underserved populations.
- 4) Examine the key challenges in the rural sector and assess the functioning and impact of rural banking initiatives.

UNIT I

Overview of the BFSI domain in India, Role & importance of banks in an economy, Structure of Indian banking industry, Reserve Bank of India and its role, Types of banks in India, Negotiable Instruments, Banker-Customer relationship, Overview of basic banking products & services, Financial inclusion & exclusion

UNIT II

Need for & importance of microfinance/What is micro finance, Evolution of microfinance in India/Mainstream micro finance institutions, Different models of microfinance/SHGs – what they are and why they are important, MFIs and legal forms/Typical organization structure of MFs, Typical Products & Services/Customers served

UNIT III

Micro Finance Operations, Credit & Credit Operations, Aspects of MFI Credit, Credit delivery methodologies, Loan Application/Loan Prospecting/Loan Approvals/Loan Documentation, Loan Disbursements/Loan Collections & Recoveries, Data Management

UNIT IV

Skills for Success in MFI Roles, Communication and Interviewing Skills/Borrower Profiling Skill, Counseling and Financial Advising Skills/Time Management Skill

UNIT V

Back Office Operations in Micro finance Institution- Understanding the role & importance of back office operations in an MFI, Understanding the importance of data management in the back office, Customer Account Management, Overview of Management Information Systems

COURSE OUTCOMES

Course Outcomes	Bloom's taxonomy
CO 1: Understanding about the MFIs and their changing role in developing the sector and how Micro Finance is being marketed in the economy.	Knowledge (K 2) , Remembering (K1)
CO2:Knowledge of the microfinance institution models and application in the Indian economy	Knowledge (K 2), Applying (K 4)
CO 3:Will be able to do ratings and impact Assessment in Microfinance	Applying (K 4), Analyzing (K 5)
CO 4.Able to understand and develop Skills for Success in MFI Roles	Comprehending (K 3)
CO 5: Applying the data management information systems in banking operations.	Applying (K4)

Suggested Readings:

1. Brakema, L. (2011). Microfinance: Profit or Poverty Reduction?, Lap Lambert Academic Publishing
2. Mohanty, C. (2011). Public Economics And Welfare State: Indian Microfinance Sector, Surendra Publications.
3. Panda, D. (2009). Understanding Microfinance, Wiley India Pvt Ltd
4. Sarkar, S. (2011). Microfinance: Concepts, Systems, Perceptions and Impact, Read worthy Publications

BUSINESS COMMUNICATION
BMBF 107

Course Credit: 3

Teaching Hours: 40

Course Objectives

- 1) To understand business communication strategies and principles for effective communication in domestic and international business situations.
- 2) To apply modes of expression, i.e., descriptive, expositive, narrative, scientific, and self-expressive, in written, visual, and oral communication.
- 3) To develop the ability to research and write a documented paper and/or to give an oral presentation.
- 4) To develop the ability to communicate via electronic mail, Internet, and other technologies for presenting business messages.
- 5) To analyze basic principles of critical thinking, problem solving, and technical proficiency in the development of exposition and argument.

UNIT I: (8 Hrs)

Introduction: Role of communication – defining and classifying communication – purpose of communication – process of communication – characteristics of successful communication – importance of communication in management – communication structure in organization – communication in crisis barriers to communication. Case Studies

UNIT II: (8 Hrs)

Oral communication: What is oral Communication – principles of successful oral communication – what is conversation control – reflection and empathy: two sides of effective oral communication – effective listening – non – verbal communication. Written communication: Purpose of writing – clarity in writing – principles of effective writing – approaching the writing process systematically: The 3X3 writing process for business communication: Pre writing – Writing – Revising – Specific writing features – coherence – electronic writing process.

UNIT III: (8 Hrs)

Business letters and reports: Introduction to business letters – writing routine and persuasive letters – positive and negative messages- writing memos – what is a report purpose, kinds and objectives of report writing. Presentation skills: What is a presentation – elements of presentation – designing a presentation. Advanced visual support for business presentation types of visual aid

UNITIV: (8 Hrs)

Employment communication: Introduction – writing CVs – Group discussions – interview skills Impact of Technological Advancement on Business Communication networks – Intranet – Internet – e mails – SMS – teleconferencing – video conferencing. Case Studies

UNITV : (8 Hrs)

Group communication: Meetings – Planning meetings – objectives – participants – timing – venue of meetings– leading meetings. Media management–the press release press conference–media interviews Seminars – workshop – conferences. Business etiquettes. Case Studies

COURSE OUTCOMES

Upon successful completion of this course, the student should be able to:

S. No.	Course Outcome	Bloom's Taxonomy
1	CO1. Apply business communication strategies and principles to prepare effective communication for domestic and international business situations.	Applying (K4)
2	CO2. Analyse ethical, legal, cultural, and global issues affecting business Communication.	Analyse (K5) Knowledge (K2)
3	CO3. Develop an understanding of appropriate organizational formats and channels used in business communications	Comprehending(K3)
4	CO4. Gaining an understanding of emerging electronic modes of communication.	Remembering(K1)
5.	CO5. Developing effective verbal and non verbal communication skills.	Applying (K4)

Suggested Readings:

1. Bovee & Thill – Business Communication Essentials A Skill – Based Approach to Vital Business English. Pearson.
2. Kulbhushan Kumar & R.S. Salaria, Effective Communication Skills, Khanna Publishing House, Delhi
3. Bisen & Priya – Business Communication (New Age International Publication)
4. Kalkar, Suryavanshi, Sengupta-Business Communication (Orient Blackswan)
5. Varinder Bhatia, Business Communications, Khanna Publishing House
6. Business Communication: Skill, Concepts And Applications – P D Chaturvedi, Mukesh Chaturvedi Pearson Education.
7. Asha Kaul, Business Communication, Prentice Hall of India.

IT SKILLS LAB -1

BMBF 151

Course Credits: 2

Teaching Hours: 30

Course Objectives:

- 1) Explain the functioning of computers and their relevance in managerial decision-making.
- 2) Demonstrate effective use of the Internet and its applications in a business context.
- 3) Apply word processing software to create, format, and edit professional documents.
- 4) Provide hands on learning of applications on Spreadsheet software to organize data, perform calculations, and generate analytical reports.
- 5) Create and design business presentations using presentation software

UNIT I Conceptual Framework (05 Hrs)

Hardware: (a) Input devices - keyboard, printing devices, voice speech devices, scanner, MICR, OMR, Bar code reader, digital camera etc. (b) Output devices - Visual Display UNIT, printers, plotters (c) Storage Devices – Magnetic storage devices, Optical storage devices, Flash Memory.

Software: Types of software with examples; Introduction to languages, compiler, interpreter and Assembler, Operating System Functions, Types and Classification, Elements of GUI based operating system. Network and Internet: Types of computer networks (LAN, WAN and MAN), Netiquettes, Basic services over Internet like WWW, FTP, Telnet, Gopher, URL, Domain names, Web Browsers, Multimedia and its applications: Concepts of Text, Graphics, Animation, Audio, Images, Video. Multimedia Application in Education, Entertainment, Marketing. Names of common multimedia file formats,

UNIT II : Windows and Users Interface (Lab Work)- 7 Hrs

Windows operating System: Introduction and characteristics, Elements of GUI. Using Mouse, My Computer Icon, The Recycle Bin, Status Bar, Start and Menu & Menu-selection, Running an Application, Windows Explorer: Viewing of File, Folders and Directories Creating and Renaming of files and folders Opening and closing of different Windows, Windows Setting: Control Panels, Wall paper and Screen Savers Setting the date and Sound. Concept of menu, Using Help, Using right Button of the Mouse, Creating Short cuts, Basics of Window Setup, Notepad, Window Accessories

UNIT III: Word Processor Software (Lab Work) – 8 Hrs

Word processing concepts: Opening, Saving, Closing the file, Opening an existing document, Selecting text, Editing text, Finding and replacing text, printing documents, Creating and Printing Merged Documents, Character and Paragraph Formatting, Page Design and Layout. Editing and Profiling Tools: Checking and correcting spellings. Using Graphics, Tables, Charts, Document Templates and Wizards.

UNIT IV: Spreadsheet Software (Lab Work) – 10 Hrs

Spreadsheet Package Spreadsheet: Concept and Working Interface, Creating, Saving and Editing a Workbook, Inserting, Deleting Work Sheets, entering data in a cell / formula Copying and Moving from selected cells, handling operators in Formulae. Functions in Spreadsheet: Mathematical, Logical, statistical, text, financial, Date and Time functions, Using Function Wizard. Formatting a Worksheet and Cell: changing data alignment, changing date, number, character or currency format, changing font, adding borders and colors. Printing worksheets, Charts and Graphs – Creating, Previewing, and Modifying Charts. Integrating word processor, spread sheets, web pages.

UNIT V: Presentation Software (lab Work) – 8 Hrs

Interface of the Presentation Package: Creating, Opening and Saving Presentations. Professional Look of the Presentation: Working in different Design & Views, Working with Slides. Formatting and Editing:

Text, Image and Paragraph formatting, Checking Spelling and Correcting Typing Mistakes, Making Notes Pages and Handouts, Drawing and Working with Objects, Adding Clip Art and other pictures, Designing Slide Shows, Running and Controlling a Slide Show, Printing Presentations.

COURSE OUTCOMES:

Upon successful completion of this course, the student should be able to:

S. No.	Course Outcome	Bloom's Taxonomy
1	CO1. Gain in depth knowledge about the functioning of computers and its uses for managers	Knowledge (K2)
2	CO2. Learn to use Internet and its applications	Applying (K4) Synthesizing (K6)
3	CO3. Understand and implement Word processing software	Applying (K4)
4	CO4. Learn applications on Spread sheet softwares	Knowledge (K2)
5	CO5. Analyse and learn Presentation software	Analyse (K5)

Suggested Readings

1. Nasib Singh Gill – Handbook of Computer Fundamentals, Khanna Publishing House, Delhi
2. Shrivastava-Fundamental of Computer & Information Systems (Wiley Dreamtech)
3. Leon A and Leon M - Introduction to Computers (Vikas, 1st Edition).
4. ITL ESL – Introduction to Information Technology (Pearson, 2nd Edition).
6. Introduction to Computers, Norton P. (TATA McGraw Hill)
7. Leon - Fundamentals of Information Technology, (Vikas)
8. Satish Jain-BPB's Computer Course Windows 10 with MS Office 2016 (BPB)
9. Linda Foulkes- Learn Microsoft Office 2019: A comprehensive guide to getting started with Word, PowerPoint, Excel, Access, and Outlook (Packt Publishing Limited)

MINI PROJECT ON BFSI

Code: BMBF 152

Course Credits: 3

Course Objective-

1. To develop an innovative idea for product or services in form of a project report.
2. To understand the importance and relevance of innovative idea, its feasibilities and detail descriptions.

Project/Practical work / Seminar

In first semester, the students are required to develop an innovative idea for product or services and a project report to be prepared on that idea under the guidance of faculty member. Report will be prepared individually and this report will consist of importance and relevance of innovative idea, its feasibilities and detail descriptions. The report will be evaluated by one external examiner appointed by university. Student has to present his output through a seminar.

COURSE OUTCOMES:

S. No.	Course Outcome	Bloom's Taxonomy
1	CO1. Gain in depth knowledge on innovative idea for product or services in form of a project report.	Knowledge (K2)
2	CO2. To apply innovative idea, its feasibilities and detail descriptions.	Applying (K4)

SPORTS AND YOGA

Code: BVC 151

Objective of the Course:

- To maintain mental and physical wellness upright and develop ability in the students to cope up with the stress arising in the life.
- To create space in the curriculum to nurture the potential of the students in sports/games/yoga etc.
- To introduce a practice oriented introductory course on the subject. More involved / advanced course may come up in subsequent years of study

PART A : SPORTS & GAME

Some form of Athletics would be compulsory for all students, unless restricted due to medical / physical reasons. In addition to this, student has to opt for at least one game out of the remaining mentioned below.

A fair theoretical knowledge and a reasonable amount of field / site practice of the chosen games will be essential.

- | | |
|-----------------|------------|
| 1. Athletics | Compulsory |
| 2. Volleyball | |
| 3. Basketball | |
| 4. Handball | |
| 5. Football | |
| 6. Badminton | |
| 7. Kabaddi | |
| 8. Kho-kho | |
| 9. Table tennis | |
| 10. Cricket | |

PART B: YOGA

a. Introduction of Yoga

Introduction of Yoga, Origin of Yoga, Aims and Objective of Yoga, Patanjali Yoga darshan, Hath yoga, Gheranda Samhita, Karm yoga, Gyan yoga.

b. Asanas, Pranayam and Meditation Practices, Meaning of Asanas, Objective of Asanas, rules and regulations of Asanas and Pranayams, Types of Yogasana, Yogic postures: Standing Posture, Sitting posture, Supine posture, Prone posture, balancing Postures, Pranayam according to Patanjali and Hath Yoga, Meditaion Mudras.

c. Science of *effects* Yoga

Physiological of Asanas- Paranayama and meditation, stress management and yoga, Mental health and yoga practice, Health and Personality Development.

General Guidelines

1. Institutes must assign minimum of three periods in the Time Table for the activities of Sports/Yoga.
2. Institutes must provide field/facility and offer a minimum of five choices of the Games/Sports.
3. Institutes are required to provide sports instructor / yoga teacher to mentor the students. Student must be made familiar with the terminologies, rules/regulations, dimension/ marking of the play field/area and general knowledge of national/ international level facts/figures related to the chosen game.

Assessment:

The Institute must assign coordinator / subject teacher for the subject, for every batch/group of the students, who would be responsible for coordinating the required activities and keep watch on the level of student's participation in the chosen game.

Coordinator/mentor would be responsible for the award of the sessional marks based upon following components.

- | | |
|---|-------|
| I. Level of understanding and general awareness | (20%) |
| II. Involvements in the Practice Sessions | (50%) |
| III. Regularity, Sincerity and Discipline | (20%) |
| IV. Participation in University level / District level /
State level / National Level events | (10%) |

SEMESTER II
BANKING LAWS AND PRACTICES
BMBF 201

Course Credits: 3

Teaching Hours: 40

Course Objective

- To understand and acquire knowledge about banking laws in India as it is must for management students.
- To have conceptual clarity about the process of banking, product and stakeholders with reference to particular acts passed in India.
- To evaluate the remittance process, virtual banking, and digital banking with various laws applicable in India.

Unit 1: (8 Hrs.)

Regulatory Framework and Compliances, Provisions of RBI Act 1935, Banking Regulation Act 1949, Prevention of Money Laundering Act, 2002, Government and RBI's Powers Opening of New Banks and Branch Licensing

Unit 2: (8 Hrs.)

Legal Aspects of Banking Operations, Case Laws on Responsibility of Paying and Collecting Banker Indemnities or Guarantees - Scope and Application – Obligations of a Banker - Precautions and Rights - Laws relating to Bill Finance, LC and Deferred Payments - Laws Relating to Securities - Valuation of Securities - Modes of Charging, Securities-Lien, Pledge, Mortgage, Hypothecation etc.-Registration of Firms/Companies - Creation of Charge and Satisfaction of Charge.

Unit 3: (8 Hrs.)

Loans and Advances Law, Practice and Policies governing the employment of the funds in the hands of the banker with special reference to the lending banker State Policy on Loans and Advances - Priority sector advances and socioeconomic policies - Financial inclusion - Self- Employment Schemes - Women Entrepreneurs- Small Scale Industries - Agricultural Finance, Export Finance, etc. Overdrafts - Legal control over bank's deployment of funds.

Unit 4: (8 Hrs.)

Securities for Banker's Loans, the legal issues involved in and the practice governing different kinds of securities for banker's, advances and loans Guarantees, pledge, lien, mortgage, charge – subject matters of collateral security Corporate Securities Documents of title to goods Land and Buildings Book debts Life Policies, Factoring; Bill Discounting; Bank Guarantees; Letters of Credit; Commercial Papers.

Unit 5: (8 Hrs.)

Electronic Banking and IT in Banks introduction, IT Applications in Banking- Computer-Based Information Systems for Banking; Electronic Banking; Electronic Fund Management, Enabling Technologies of Modern Banking Electronic Commerce and Banking; Supply Chain Management; Customer Relationship Management; Integrated Communication Networks for Banks Security and Control Systems - Cybercrimes and fraud management Planning and Implementation of Information Systems.

COURSE OUTCOMES:

Course Outcomes	Bloom's taxonomy
CO 1: Knowledge of basics of banking laws and aspects of banking operations	Knowledge (K2) Remembering (K1)
CO2: Application of various laws Practice, Policies governing the lending framework	Knowledge (K2), Applying (K4)
CO 3: Understanding of various policies application of various financial inclusion schemes	Applying (K4), Analyzing (K5)
CO 4: Understanding of the legal issues related to practice governing different banking operations.	Comprehending (K3)
CO 5: Application of IT Applications in Bank Computer-Based Information Systems for Banking	Applying (K4)

Books Recommended:

1. Hajols. T. N (2009), "Money and Banking", Gopaljee Enterprises.
2. Muraleedharan, D (2009), "Modern Banking: Theory and Practice", PHI Learning Pvt.Ltd.
3. Rajesh, R, Sivagnanansithi, T (2009), "Banking Theory: Law and Practice", Tata McGraw Hill Publishing Company Ltd.
4. Shekhar, K C (2009), "Banking Theory and Practice", Vikas Publishing House Pvt. Ltd.

HUMAN RESOURCE MANAGEMENT

BMBF 202

Course Credits: 3

Teaching Hours:40

Course Objectives:

In this course the students will learn the basic concepts and frameworks of Human Resource Management (HRM) and understand the role that HRM has to play in effective business administration. It will provide an insight as to how to use Human Resource as a tool to implement strategies.

UNIT I: (7 Hrs)

Essentials of HRM: Functions of HRM, HRM vs. HRD, Strategic HRM: Meaning and Roles in Strategy formulation and implementation, Barriers to strategic HRM, Linking HR strategy with business strategy, Roles of HR Manager, roles of HR in merger and acquisitions, Technology & HR and changing roles of HR due to technology, HRM linkage with TQM & productivity. Case Studies

UNIT II:(8 Hrs)

Human Resource Planning and Employee Hiring: Meaning of job Analysis, job design, Human Resource Planning, methods demand forecasting for manpower planning, factors influencing HRP, Employee hiring-methods of Recruitment, Employee selection, process of employee selection, recent trends in recruitment. Case Studies

UNIT III:(8 Hrs)

Employee Training & Development: Meaning importance of Training, types and methods and types of training, career planning, promotion, transfer, demotion and separation, Performance Appraisal: Meaning and types of appraisal, Job Evaluation: Meaning and methods of job evaluation. Case Studies

UNIT IV:(9 Hrs)

Compensation Management and Employee Relations: Introduction to compensation management, Components and structure of employee compensation, Factors affecting employee compensation, Employee incentive schemes, and recent trends in compensations management, Meaning of employee relation and industrial relations. Case Studies

UNIT V: (8 Hrs)

Employee Safety/ Health and International Human Resource Management: Needs and legal provision of employee health, measures to promote employee health, purpose of employee safety, accidents: causes & prevention, effective safety management, & legal provisions. Basic principles governing International Human Resource Case Studies

COURSE OUTCOMES:

S. No.	Course Outcome	Bloom's Taxonomy
1	CO1.Synthesize the role of human resources Management as it supports the success of the organization including the effective development of human capital as an agent for organizational change.	K6 Synthesizing
2	CO2. Demonstrate knowledge of laws that Impact behaviour in relationships between employers and employees that ultimately impact the goals and strategies of the organization.	K2 Knowledge
3	CO3. Understand the role of employee benefits and compensation as a critical component of employee performance, productivity and organizational effectiveness.	K3 Comprehending
4	CO4.Show evidence of the ability to analyze, Manage and problem solves to deal with the challenges and complexities of the practice of	K5Analysing
5	CO5. Demonstrate knowledge of practical Application of training and employee development as it impacts organizational strategy and competitive advantage.	K2 Knowledge K4 Applying

Suggested Readings

- 1.V.S.P.Rao, Human Resource Management (Text and Cases) Himalaya Publications,Thirteenth Edition.
2. Durai Praveen, Human Resource Management Pearson Publication, 2nd Edition.
- 3.Gary Dessler and BijuVarkkey Human Resource Management, Person Publication,2013,14th Edition.
4. Seema Sanghi, Human Resource Management,Vikas Publications, 2014, 5th Edition.
5. K. Aswathappa, Human Resource Management, McGrawHill Education, 2013, 7th Edition.

Corporate & Retail Banking Products

BMBF 203

Course Credits: 3

Teaching Hours:40

Course Objectives:

- 1) Describe the various forms and functions of corporate banking and their role in the financial system.
- 2) Explain the integration of corporate banking operations within the framework of branch banking.
- 3) Identify and analyze the key components and services of Retail Banking in the Indian context.
- 4) Demonstrate working knowledge of the operational aspects and service delivery mechanisms of branch banking.

UNIT I (8 Hrs.)

Corporate Banking and Finance - Corporate Banking: Meaning and importance, various services provided viz. - Cash Management, Salary Payment - Debt Management - Factoring and Forfeiting – Trusteeship - Custodial services - Business advisory - Off shore services - Trade services - Forex Management etc.

UNIT II (8 Hrs.)

Corporate Deposits: Importance of Institutional deposits vis-a vis retail deposits Corporate Finance: Working capital finance - Fund and Non-fund-based limits and Import-Export finance. Corporate debt Restructuring.

UNIT III (8 Hrs.)

Meaning and scope of Investment Banking: Evolution, overview of current state of Investment Banking in India. Merchant Banking: Advisory services for equity / debt issues Management - placement and distribution of equity / debt. Mergers and Acquisitions- Divestitures: Identification - Structuring - Negotiation and Execution - arranging finances etc. Corporate advisory services: Capital restructuring- Project advisory - Private equity and Venture capital - Loan Syndication etc

UNIT IV (8 Hrs.)

Retail Banking · Introduction to retail banking/Importance of retail line of business, dimensions of retail banking/Retail banking channels, Introduction to Marketing · Meaning, Nature & Scope · Environment of Marketing · Segmentation, Targeting & Positioning.

UNIT V (8 Hrs.)

Overview of products & services, other third-party products, other services, Operations in retail banking accounts · Customer originated · Bank originated · Transactions originated by others, Overview of products & services · Deposit products · Loan products

COURSE OUTCOMES:

Course Outcomes	Bloom's taxonomy
CO1: Knowledge of corporate banking and branch banking	Knowledge (K 2) , Remembering (K1)
CO2: Understanding of corporate deposits and application of corporate restructuring	Knowledge (K 2), Analyzing (K 5)
CO 3: Analysis of implication of merger acquisition and divestitures	Applying (K 4), Analyzing (K 5)
CO 4.Understanding of various dimensions of retail banking operations	Comprehending (K 3)
CO 5: Acquainted with better understanding of retail banking products	K1 (Remember) K2(Understand)

Suggested Readings:

- Berk, J. & Demarzo, P. (2014). Corporate Finance, Pearson.
- Booth, L, Cleary, S. & Drake, P., Corporate finance: Financial management in a global environment, John Wiley & Sons.
- Casu, B., Girardone, C. & Molyneux, P. (2006), Introduction to banking, Pearson.
- Hillier, D., Ross, S., Westerfield, R. & Jaffe, J. (2010), Corporate Finance, McGraw Hill.
- Lumby, S. & Jones, C. (2011). Corporate finance: Theory and practice, Cengage

Financial Management & Corporate Finance

BMBF 204

Course Credits: 3

Teaching Hours:40

Course Objectives:

This course is intended to introduce the basic theory, concepts and practical applications in corporate finance and to enable students to analyze various corporate decisions. The course objectives are outlined below:

- 1) Understand the fundamentals, various models and agency problems of Corporate Finance.
- 2) Apply appropriate techniques to evaluate and analyze long-term investment projects.
- 3) Analyze various capital structure approaches and determine suitable sources of finance for business decisions.
- 4) Evaluate different dividend models and assess their applicability in corporate decision-making.
- 5) Interpret corporate valuation methods and apply them in the context of mergers and acquisitions.

UNIT I (6 Hrs)

Introduction to Finance & Corporate Finance: Corporate Finance & its scope, Corporate Governance and Agency Problem, Corporate valuation Models: Asset Based Valuation Model, Earning based Valuation Model, Cash flow-based Model, CAPM Model, APT, EVA Analysis, Introduction to start-up finance, Financial Decisions, Time Value of Money.

UNIT II (10 Hrs)

Investment and Financing Decision: Concept of Opportunity Cost, Cost of Debenture, Preference and Equity capital, Composite Cost of Capital, Cash Flows as Profit and components of Cash Flows, Capital Budgeting Decisions, Calculation of NPV and IRR, Excel Application in Analysing Projects.

UNIT III (10 Hrs)

Financial Decision: Capital Structure, Relevance and Irrelevancy theory, Leverage analysis – financial, operating and combined leverage along with its implications, EBIT EPS Analysis, Point of Indifference.

UNIT IV (10 Hrs)

Dividend Relevance: Factors affecting Dividend Policy, Forms of Dividends, Types of Dividend Policies, Dividend Models: Walter and Gordon Model, Miller- Modigliani (MM) Hypothesis.

UNIT V (4 Hrs)

Mergers and Acquisition: Introduction, Exchange Ratio, Synergy Benefits, Post Merger EPS, Post Merger Price of share, Required rate of return of merged company, De-Merger. Course Outcome:

COURSE OUTCOMES:

S.No.	Course Outcome	Bloom's Taxonomy
1.	CO1 Understand the different basic concept / Models of Corporate Finance and Governance	Knowledge (K2) Remembering(K1)
2.	CO2 Understand the practical application of time value of money and evaluating long term investment decisions	Analyzing (K5) Evaluating(K7)
3.	CO3 Develop analytical skills to select the best source of capital, structure and leverage.	Analyzing(K5) Synthesizing(K6)
	CO4 Understand the use and application of different models for firm's optimum dividend pay-out.	Comprehending(K3) Applying(K4)
4.	CO5 Understand the recent trends of mergers and acquisition and its valuation	Comprehending(K3) Synthesizing (K6)

Suggested Readings

- 1) Khan and Jain - Financial Management (Tata McGraw Hill, 7th Ed.)
- 2) Pandey I M - Financial Management (Vikas, 11th Ed.)
- 3) William Hakka Bettner Carcello- Financial and Management Accounting (TMH-16th Ed.)
- 4) Sheeba kapil-Fundamental of financial management (Wiley,2015)
- 5) Prasanna Chandra - Fundamentals of Financial Management (TMH, 9th Ed.)
- 6) Bark DemazoThampy- Financial Management (Pearson,2nd Ed.)
- 7) R P Rustagi - Financial Management (Galgotia, 2000, 2nd revised ed.)
- 8) Damodaran, A., Applied Corporate Finance, 3rd Edition, Wiley, 2012
- 9) Ravi. M Kishore – Financial Management (Taxman, 7th Ed)
- 10) Fundamentals to Financial Management, Brigham & Houston, 14/e, Cengage Learning
- 11) Van Horne - Financial Management and Policy (Prentice hall, 2003, 12th Ed.)

BANK CREDIT MANAGEMENT

BMBF 205

Course Credits: 3

Teaching Hours:40

Course Objectives:

- 1) Understand the credit process, assess credit risk, and describe methods for managing credit risk across different types of credit facilities.
- 2) Apply knowledge and analytical skills to understand the credit management functions in banking institutions and utilize tools and techniques for effective credit risk management.
- 3) Analyze key responsibilities of the credit management department and make informed decisions to ensure sound credit practices within financial institutions.

Unit I: Introduction to Bank Credit Management (8 Hrs.)

Credit Risk Management: Meaning and significance, Lending policies and procedures, Types of credit facilities: funded and non-funded facilities, Steps in lending process, Credit information and role of credit information Bureau; and management of credit portfolio. Principles and regulation of lending; credit policies and procedures; credit manuals; organization of credit function; and credit committee.

Unit 2: Credit Evaluation Process (8 Hrs.)

Credit scoring; credit rating; financial analysis; ratios analysis: profitability ratios, liquidity ratios and measures, measuring efficiency, financial leverage, review of financial indicators; common size statement analysis.

Unit 3: Commercial and industrial lending (8 Hrs.)

Role of asymmetric information in lending; the competitive environment; loan policy; making loan; principal lending activities; collateral: characteristics of goods collateral, types of collateral; the lending process: evaluating a loan request, structuring commercial loan agreements, pricing commercial loan, and monitoring and loan reviews. On-Fund Based Operations : Bank guarantees; letter of credit: meaning and types, establishing letter of credit, parties involved, basic documents, risk assessment in letter of credit

Unit 4 Real Estates and Consumer Lending (8 Hrs.)

Real Estate lending: mortgage debt outstanding, characteristics of mortgage loan, the real estate portfolio, residential mortgage loan, alternative space mortgage instruments, technology, commercial real estate loan; consumer lending: types of consumer loan, leases, finance charges, annual percentage rate, real estate and consumer credit regulation.

Unit 5: Credit Administration, Monitoring and Review (8 Hrs.)

Credit structuring; bank documentation; types of securities and methods of creating charge over securities; loan covenants; credit file and credit evaluation memo; sanction and disbursement; follow up mechanism for monitoring; indicators of problem loans; credit audit; Handling problem loans: Credit restructuring: non-performing assets and Provisioning norms; non-banking assets. Characteristics of credit risk, indicators of credit risk, credit risk and bank failure, mitigating credit risk

COURSE OUTCOMES:

Course Outcomes	Bloom's taxonomy
CO1: Understand the nature of bank lending activities and credit risk	Knowledge (K 2), Remembering (K1)
CO2: Apply the principles of good lending assessing credit propositions from bank customers;	Knowledge (K 2) Applying (K 4)
CO3: Conduct credit analysis for the purpose of lending; perform quantitative and qualitative analyze for assessment of creditworthiness of borrowers	Applying (K 4) Analyzing (K 5)
CO4. structure, price and market loan products in competitive way; identify and work-out problem	Comprehending (K 3)
CO5: apply various techniques to mitigate credit risk; and demonstrate knowledge and skills required for credit risk management in a bank.	Applying (K4)

Text and Reference Books:

1. Rose, P.S., & Hudgins, S. C. Bank management and financial services. New Delhi: Tata McGraw Hill Education Pvt. Ltd.
2. Gup, B.E., & Kolari, J. W. Commercial banking. New Delhi: Willey India

References

1. Murali, S., & Subbakrishna, K. R. Bank credit management. Mumbai: Himalayan Publishing House.
2. Vijayaragavan, G. Bank credit management: Text and cases. Mumbai: Himalayan Publishing House.
3. Gestel, T. V. & Baesens, B. Credit risk management. New York: Oxford University Press.

QUANTITATIVE TECHNIQUES FOR MANAGERS

BMBF 206

Course Credits: 3

Teaching Hours:40

Course Objectives:

- 1) Understand the importance of the use of OR application in decision Making environment
- 2) Formulate LPP and Obtain Graphical Solutions & Acquire General idea of the Simplex method.
- 3) Apply appropriate techniques to solve transportation and assignment problems effectively
- 4) Analyze optimal sequencing models and interpret queuing theory concepts for efficient service management.
- 5) Identify optimal replacement timing for equipment and apply project management techniques for effective planning and control

Unit I (6 Hrs)-Operations Research & Decision-Making Environments

Operations Research:- Uses, Scope and Applications of Operation Research in managerial decision-making .Decision-making environments:- Decision-making under certainty, uncertainty and risk situations; Decision tree approach and its applications.

Unit II (10 Hrs)-Linear Programming Problem & Transportation Problem

Linear programming: Mathematical formulations of LP Models for product-mix problems; graphical and simplex method of solving LP problems; duality.

Transportation problem: Various methods of finding Initial basic feasible solution-North West Corner Method, Least Cost Method & VAM Method and optimal solution-Stepping Stone & MODI Method, Maximization Transportation Problem

Unit III (8 Hrs)-Assignment model & Game Theory

Assignment model: Hungarian Algorithm and its applications, Maximization Assignment Problem.

Game Theory: Concept of game; Two-person zero-sum game; Pure and Mixed Strategy Games; Saddle Point; Odds Method; Dominance Method and Graphical Method for solving Mixed Strategy Game. Unit IV (6 Sessions)-Sequencing & Queuing Theory

Sequencing Problem: Johnsons Algorithm for n Jobs and Two machines, n Jobs and Three Machines, Two jobs and m - Machines Problems.

Queuing Theory: Characteristics of M/M/I Queue model; Application of Poisson and Exponential distribution in estimating arrival rate and service rate; Applications of Queue model for better service to the customers.

Unit V (6 Hrs)-Replacement Problem & Project Management

Replacement Problem: Replacement of assets that deteriorate with time, replacement of assets which fail suddenly.

Project Management: Rules for drawing the network diagram, Applications of CPM and PERT techniques in Project planning and control; crashing of operations.

COURSE OUTCOMES:

CO1	Be able to understand the characteristics of different types of decision- making environments and the appropriate decision-making approaches and tools to be used in each type.	Knowledge (K2)/ Remembering (K1)
CO2	To formulate linear programming problem and to find optimal solution by graphical simplex method.	Knowledge (K2)
CO3	Be able to build and solve Transportation Models and Assignment Models also to solve game theory problems by understanding pure and mix strategies.	Applying (K 4)
CO4	To assign optimal sequence of difference jobs on different machines and develop understanding of queuing theory concepts.	Applying (K 4)
CO5	To implement replacement of equipments at right time and able to implement project management concepts like CPM, PERT to reduce cost and time.	Synthesizing (K6)/ Evaluating (K7)

Suggested Readings:

1. R. Panneerselvam - Operations Research (PHI, 2nd Edition)
2. Sharma J K - Operations Research (Pearson, 3rd Edition)
3. Apte-Operation Research and Quantitative Techniques (Excel Books)
4. S Kalawathy-Operation Research (VikasIVth Edition)
5. Natarajan- Operation Research (Pearson)
6. Singh & Kumar—Operation Research (UDH Publisher edition 2013)
7. Taha Hamdy - Operations Research - An Introduction (Prentice-Hall, 9th edition)
8. Vohra - Quantitative Techniques in Management (Tata McGraw-Hill, 2nd)
9. Kothari - Quantitative Techniques (Vikas 1996, 3rd Edition).

DIGITAL MARKETING & E-COMMERCE

BMBF 207

Course Credit: 2

Teaching Hours: 30

Course Objectives:

- 1) Understand and explain the concepts and significance of digital marketing and e-commerce in the contemporary business environment.
- 2) Design and maintain functional websites and blog posts to support digital marketing strategies.
- 3) Analyze the role and effectiveness of Search Engine Optimization (SEO) and email marketing in reaching target audiences.
- 4) Evaluate the functioning and impact of social media marketing across various digital platforms.
- 5) Apply and understand online marketing analytics tools to measure performance and improve digital marketing outcomes.

UNIT 1 (8 Hrs)

Introduction to Digital Marketing & Website and Blog Development: Introduction to Digital Marketing and its Significance; Traditional Marketing Vs Digital Marketing; Digital Marketing Process; The contemporary digital revolution, digital transformation framework. Types of websites, Keywords, Understanding Domain and Webhosting, Building Website/Blog using CMS WordPress, Using WordPress Plug-ins; Blog Creation: Including Headlines, Links, Posts; Using various plug-ins like Elementor

UNIT 2 (8 Hrs)

SEO & Email-Marketing: Introduction to SEO; SEO Keyword Planner Tools; On Page SEO Techniques: Indexing and Key Word Placement, Content Planning & Optimization, Display Advertising, Various SEO Plug-in, Off –Page SEO Techniques; Email Marketing- Introduction and Significance, campaigns using Mail Chimp; Email Marketing Strategy and Monitoring.

UNIT 3 (8 Hrs)

SEM & Social Media Marketing: Introduction to SEM, Mobile Marketing, Video Marketing on YouTube. Introduction to Social Media Marketing: Facebook, Instagram, Linked-in, Twitter, Google G Suite and online marketing campaigns on these Social Media platforms. Content Marketing, Content creation process, Influencer marketing.

UNIT 4(6 Hrs)

Using Marketing Strategies & Analytics Tools: Understanding Digital marketing Strategies, Using Marketing analytics tools to segment, target, position; Online PR and reputation management, Digital Marketing Strategies and its ROI. Using Google Analytics and other social media analytics tools. Using Apps and Gamification.

UNIT 5 (6 Hrs)

Applications of E-Commerce: Introduction, History of Electronic Commerce, Advantages and Disadvantage of E-commerce, Roadmap of e-commerce in India, E-business Models Based on the Relationship of Transaction Parties, e-commerce Sales Life Cycle (ESLC) Model, Electronic Payment Systems, Electronic Cash, Smart Cards and Electronic Payment Systems, Credit Card Based Electronic Payment Systems, Risks and Electronic Payment Systems, Electronic Data Interchange (EDI)

COURSE OUTCOMES:

CO1	Be able to understand the concept of Digital Marketing & E-	Knowledge (K2) Remembering (K1)
CO2	To able to create and maintain a good website and blog posts.	Applying (K 4)
CO3	Be able to understand and apply SEO and Email Marketing in today's modern world	Comprehending(K3) Applying (K4)
CO4	To apply the Social Media Marketing techniques via various platforms	Applying (K 4)
CO5	To implement various Analytics tools of online marketing	Synthesizing (K6)/ Evaluating (K7)

Suggested Readings:

1. Vandana, Ahuja; Digital Marketing, Oxford University Press India (November, 2015).
2. Seema Gupta; Digital Marketing, McGraw Hill Education; First edition (November 2017)
3. Ryan, Damian; Understanding Digital Marketing: marketing strategies for engaging the digital generation; Kogan Page (3rd Edition, 2014).
4. Ravi Kalakota : Frontiers of E Commerce (Pearson)

MUTUAL FUND OPERATIONS

BMBF 208

Course Credit: 3

Teaching Hours:40

Course Objectives:

- 1) Explain advanced concepts, structures, and functioning of mutual funds in the financial system.
- 2) Identify and analyze the various types of risks associated with mutual fund investments and broader capital markets.
- 3) Describe and evaluate the roles, responsibilities, and processes followed by investors and distributors in mutual fund operations.

UNIT - I (8 Hrs)

Introduction: Definition of Mutual Fund, Structure and constituents of Mutual Funds: Organization of Mutual Fund, Types of Mutual Funds, Advantages and Limitations of Mutual Funds. Mutual fund products: Kinds of Mutual Fund - Fixed Income category, Govt. Bonds, Corporate Bonds, Debt Instruments, Indexed Funds, Balanced Funds, Money Market Funds.

UNIT - II (10 Hrs)

Applicable NAV and cut- off time: Defining NAV, components of NAV, Calculation of NAV. Factors to be considers for NAV calculation. Purchase, redemption and systematic transactions: Mutual Fund fees, Mutual Fund Purchase, (direct Purchase, and Purchase through broker). Redemption Procedure or Buy Back, Systematic Investment in Mutual Funds.

UNIT - III (9 Hrs)

Investor and distributor processes and payouts: Individual mutual funds distributors, Employees of organization engaged in sales and distribution of mutual funds. Traditional and alternate distribution channels. Handling Monetary Transactions: Mutual fund fees, entry and exit load, risk measurement, Kinds of return. Valuation Process.

UNIT - IV (7 Hrs)

Handling Non- monetary Transactions: Valuation, accounting, legalities and Taxation aspect of mutual funds and their distribution. SEBI's Role and Relevant Regulations: Role of SEBI, SEBI advertising code for mutual funds, Norms regarding return representation of mutual funds.

UNIT V (6 Hrs)

Introduction to Mutual Fund industry in India- growth, challenges. Regulatory bodies for mutual funds, role of mutual fund agents and schemes.

COURSEOUTCOMES

Course Outcomes	Learning Levels as per Bloom's Taxonomy for Evaluation and Assessment
CO1: Understand about basics of mutual funds	K1(Remember) K2(Understand)
CO2: Understand the calculation of NAV.	K1(Remember) K2(Understand)
CO3: Understand various distributors processes and payouts	K2(Understand) K3(Apply)
CO4: Handling Non-monetary transactions.	K1 (Remember) K2(Understand)
CO5: Understand the Indian mutual fund industry and role of agents.	K1(Remember) K2(Understand)

Books Recommended:

1. Khan, M.Y., "Financial Services", Tata McGraw Hill, New Delhi.
2. Gurusamy, S., "Financial Services and System", 2004, Vijay Nicole Imprints Pvt. Ltd., Chennai.
3. Bhalla, V.K. "Management of Financial Services", Anmol Publications Pvt. Ltd., New Delhi.
4. Pathak, Bharati, "Indian Financial System", Pearson Education, New Delhi.
5. Avadhani, V.A., "Capital Market Management", Himalaya Publishing House
6. Bhole, L.M., "Financial Institutions and Market", Tata McGraw Hill
7. Mobius Mark, " Mutual Funds: An Introduction to the Core Concepts", Wiley.com
8. Shashikant, Abraham and Bhargava, "Understanding Mutual Funds", McGraw Hill Publications.
9. Tripathy, "Mutual funds in India", Excel Books.

IT SKILLS LAB-2

BMBF 251

Course Credit: 1

Teaching Hours:20

Course Objectives:

1. To understand the validating & auditing techniques and develop pivot table
2. To understand and apply different charting techniques in MS Excel
3. To understand and create different formatting techniques in MS Excel

Unit I (Lab work on spread sheet)

Pivot Table: Developing Pivot Table, Analyzing data using goal seek and solver, Scenarios Create named scenarios. Show, edit, delete scenarios, Creating a scenario summary report. Validating and Auditing: Set, edit validation criteria for data entry in a cell range like: whole number, decimal, list, date, time, Trace precedent, dependent cells. Identify cells with missing dependents. Creating applications in Spreadsheet and Macros.

Unit II (Lab work on spreadsheet)

Creating and formatting Charts: Understanding chart types, column chart, bar chart, line chart, pie chart, XY Scatter chart, Area chart, surface chart, bubble chart. Create a combined chart like: column and line, column and area. Change the chart type for a defined data series, Add, delete a data series in a chart, Re-position chart title, legend, data labels. Change scale of value axis: minimum, maximum number to display, major interval. Change display units on value axis without changing data source: hundreds, thousands, millions. Format columns, bars, pie slices, plot area, chart area to display an image.

References

Excel Data Analysis: Modeling and Simulation, Hector Guerrero (Springer)

COURSE OUTCOMES

S. No.	Course Outcome	Bloom's Taxonomy
1	CO1. To gain knowledge of pivot table and understand the validating & auditing techniques	Knowledge (K2)
2	CO2. Learn to use different charting techniques in MS Excel	Applying (K4) Synthesizing (K6) Applying (K4)
3	CO3. Learn to use different formatting techniques in MS Excel	Knowledge (K2)

FINTECH FOR BUSINESS
BMBF 252

Course Credits: 2

Teaching Hours: 30

Course Objectives:

- 1) Explain the foundational concepts of financial technology (fintech) and identify key infrastructure providers
- 2) Analyze the functioning of exchanges and payment systems that operate without designated market makers and regulatory oversight.
- 3) Understand the role of software applications in fintech and apply this knowledge to contribute to their design and implementation.

The Lab session should be scheduled to make students aware of the following financial technologies-

- 1) Data Management and visualization using MS Excel / SPSS for FinTech.
- 2) Financial Modeling using MS Excel
- 3) Awareness of various Digital Payment Systems
- 4) Introduction to AI in FinTech Sector
- 5) Familiar with different software/applications on various Financial Instruments.