

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

**4 Year BBA in Banking and Finance**

**Program Outcome:**

**Program Outcomes or Graduate Attributes of BBA in Banking and Finance Program under MAKAUT:**  
*Graduates will be able to demonstrate the following program outcomes:*

**PO1** - Exhibit strong theoretical and practical knowledge of the banking and finance area of study and/or allied industries, including management of skills and leadership with relevant professional knowledge, skills, discipline and ethics as they relate to these industries.

**PO2** – Make use of Computing and systems in the practice of the banking and financial services and/or allied industries.

**PO3** - Demonstrate an understanding of, and a commitment to, core knowledge of the elements of management that are unique to the banking business through analysis and application of theory from business and allied disciplines in order to provide effective management in banks.

**PO4** - Develop written, oral and visual communication skills around complex concepts for diverse stakeholders involved in the banks and financial organizations including government and corporate sectors, and those involved in delivery of financial investment support to customers.

**PO5** - Demonstrate the ability to exercise reasoned judgement and reflection in relation to financial management, risk management and human resource management for managing the banks and financial entities.

**PO6** - Select and use a range of digital technologies in appropriate ways to manage and disseminate relevant information to stakeholders in the banking and finance industry.

**PO7** – Ability to identify, formulate, and solve problems in the professions of banking and finance

**PO8** – Conduct with empathy and resonance the self, team, enterprise, and society

**PO9** – Continuous ability enhancement, skills enhancement, and upholding of common values for sustainable future.

**PO10** - Identify and address issues, formulate solutions related to commercial and social improvements, explain public relations strategies and implement efficient strategic and operational outcomes for financial organizations

**PO11** – Life-long learning, development, and entrepreneurship

**PO12** – Undertake exemplary roles in workplaces, life, higher studies, teaching, training, and research

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		<b>1<sup>st</sup> Semester</b>			
<b>COURSE TITLE</b>		<b>PRINCIPLES OF MICRO ECONOMICS</b>		<b>CREDITS</b>	<b>5</b>
<b>Course Code:</b>		<b>FY BFS 101</b>	<b>Course Category</b>	<b>Four-Year UG</b>	<b>L-T-P : 4:1:0</b>
#	<b>COURSE OUTCOMES</b>				<b>BTL/ Mapped Module</b>
1.	Understanding of basic economics and difference of micro and macroeconomics with different authors				BTL 2/M1
2.	Outlining the importance of demand and supply with demand forecasting				BTL 1, 2, 4/M2, M3,M4
3.	Defining consumer behavior with help of utility analysis and its properties				BTL 2/M2
4.	Examining the producer's equilibrium and production, cost relations with its proportions				BTL 2/M3
5.	Understanding pricing policy with various market structures and its types.				BTL 2/M5
<b>MODULE – 1: INTRODUCTION OF ECONOMICS</b>					
Wealth, Welfare and Scarcity Views on Economics , Positive and Normative Economics Definition, Scope and Importance of Business Economics , Concepts: Production Possibility frontier ,economic growth & stability , Micro economies and Macro economies					12 L
<b>MODULE – 2: DEMAND AND SUPPLY FUNCTIONS</b>					
Meaning of Demand , Determinants and Distinctions of demand , Law of Demand , Elasticity of Demand and supply , Firm's equilibrium demand and supply , Demand Forecasting					12 L
<b>MODULE – 3: CONSUMER BEHAVIOUR</b>					
Law of Diminishing Marginal utility ,Equi-marginal Utility , Consumer's Equilibrium, Indifference Curve , Definition, Properties and equilibrium					12 L
<b>MODULE – 4: PRODUCTION</b>					
Law of Variable Proportion , Laws of Returns to Scale , Producer's equilibrium ,economies and diseconomies of scale, Relation between Production and cost function , cost analysis , short-run and long-run , Break Even Analysis.					12 L
<b>MODULE – 5: PRICING POLICY</b>					
Market structure and classification, Price and Output Determination under Perfect Competition, Monopoly, Discrimination monopoly, Monopolistic Competition, Oligopoly, Duopoly, Price Discrimination, Pricing objectives and Methods.					12 L
<b>Theory</b>					<b>60 Hrs</b>
<b>Tutorial</b>					<b>15 Hrs</b>

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| <ol style="list-style-type: none"><li>1. David C. Colander, Economics, McGraw Hill Education (India) Edition 2019.</li><li>2. Dominick Salvatore, Siddhartha K Rastogi, Managerial Economics – Principles and Worldwide Applications, Oxford University Press, New Delhi, 2018.</li></ol> |
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<b>REFERENCE BOOKS</b>
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| <ol style="list-style-type: none"><li>1. Paul A. Samuelson, William D. Nordhaus, Sudip Chaudhuri and Anindya Sen, Economics, 19th edition, Tata McGraw Hill, New Delhi, 2010.</li></ol> |
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		1 <sup>st</sup> Semester			
<b>COURSE TITLE</b>		<b>Introduction to Banking and Financial Services</b>		<b>CREDITS</b>	
				<b>5</b>	
<b>Course Code:</b>		<b>FY BFS 102</b>	<b>Course Category</b>	<b>Four-Year UG</b>	<b>L-T-P : 4:1:0</b>
<b>COURSE OUTCOMES</b>					<b>BTL/ Mapped Module</b>
1.	Understanding of basic banking model				BTL 2/M1
2.	Explaining the importance of banks				BTL 1, 2, 4/M2, M3,M4
3.	Defining customer relationship in banking				BTL 2/M2
4.	Explaining banking productivity				BTL 2,3/M3
5.	Outline banking policies				BTL 2/M5
<b>MODULE – 1: Introduction to Banking System</b>					
Structure of Indian Financial System. Structure of Indian Banking System, Definition & Meaning of Bank, Types of Banking Systems o Unit Banking System o Branch Banking System o Group Banking System o Correspondent Banking System o Chain Banking System o Deposit Banking System o Investment Banking System					12 L
<b>MODULE – 2: Introduction to Central Bank</b>					
Functions o Credit Control of RBI (Qualitative & Quantitative Measures) o Role of RBI in Economic Development					12 L
<b>MODULE – 3: Commercial Bank, Banker &amp; Customer Relationship</b>					
Definition of Commercial Banks • Functions of Commercial Banks • Co-operative Banks • Meaning & Structure of RRBs • Multi Agency Approach • Priority Sector Lending • Meaning and Features of Retail Banking					12 L
<b>MODULE – 4: Modern Banking Facilities</b>					
ATM o Credit Card o Debit Card o Tele Banking o Net Banking o Payment Banking					12 L
<b>MODULE – 5: Banker &amp; Customer Relationship</b>					
Introduction o Definition o General Relationship & Special Relationship o Procedure for Opening Accounts o Precautions taken in Opening of Accounts					12 L
<b>TOTAL</b>					<b>60 Hrs</b>
<b>Tutorial</b>					<b>15 Hrs</b>
<b>TEXT BOOKS</b>					
Financial Services Banking & Insurance By A.V.Ranganadha Chary, Rudra Saibaba, K.Anjaneyulu Kalyani Publishers					

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**2<sup>nd</sup> Semester**

<b>COURSE TITLE</b>	<b>Principles of MACRO ECONOMICS</b>			<b>CREDITS</b>	<b>5</b>
<b>Course Code</b>	<b>FYBFS 201</b>	<b>Course Category</b>	<b>Four-Year UG</b>	<b>L-T-P</b>	<b>4:1:0</b>
	<b>COURSE OUTCOMES</b>				<b>BTL/Mapped Module</b>
1.	Describe the environment of a business from legal and regulatory, macroeconomic, cultural, political and natural perspectives.				BTL 2/M1
2.	Explain the business environment of an organization using selected strategic tools.				BTL 2,3/M2
3.	Examine scenarios that synthesize business environment information				BTL 2/M3
4.	Outline in-depth analysis of specific component of the business Environment.				BTL 2/ M2, M4
5.	Communicate effectively in oral and written form using the concepts, logic and theatrical conventions of the subject.				BTL 2,3/M5
<b>MODULE – 1: Theoretical Framework of Business Environment</b>					
Theoretical Framework of Business Environment: Concept, significance and nature of business environment; Elements of environment – internal and external; Changing dimensions of business environment; Techniques of environmental scanning and monitoring.					12 L
<b>MODULE -2: Economic Environment of Business</b>					
Significance and elements of economic environment; Economic systems and business environment; Economic planning in India; Government policies – industrial policy, fiscal policy, monetary policy, EXIM policy; Public Sector and economic development; Development banks and their relevance to Indian business; Economic reforms, liberalization and structural adjustment programs.					12 L
<b>MODULE – 3: Political and Legal Environment of Business</b>					
Critical elements of political environment; Government and business; Changing dimensions of legal environment in India, Competition Act, FEMA and licensing policy;					12 L
<b>MODULE – 4: Socio-Cultural Environment</b>					

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Critical elements of socio-cultural environment; social institutions and systems; Social values and attitudes; Social groups; Middle class; Dualism in Indian society and problems of uneven income distribution; Emerging rural sector in India; Indian business system; Social responsibility of business; consumerism in India, Consumer Protection Act..	12 L
<b>MODULE – 5: International and Technological Environment</b>	
Multinational corporations; Foreign collaborations and Indian business; Non – resident Indians and corporate sector: Foreign trade policies; Impact of Rupee devaluation; Technological environment in India; Policy on research and development; Patent laws; Technology transfer.	12 L

<b>TOTAL</b>		<b>60 Hrs</b>
<b>Tutorial</b>		<b>15 Hrs</b>
<b>TEXT BOOKS</b>		
1	Francis Cherunilam: Business Environment Himalaya Publishing House, Bombay.	
2	Raj Agrawal and Parag Diwan, Business Environment: Excel Books, New Delhi	
<b>REFERENCE BOOKS</b>		
1	Adhikary, M: Economic Environment of Business, Sultan Chand & Sons, New Delhi.	
2	Ahluwalia. I.J: Industrial Growth in India, Oxford University Press, Delhi.	

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<b>COURSE TITLE</b>	<b>Introduction to Mutual Funds</b>			<b>CREDITS</b>	<b>5</b>
<b>Course Code:</b>	<b>FY BFS202</b>	<b>Course Category</b>	<b>Four-Year UG</b>	<b>L-T-P- 5:1:0</b>	
	<b>COURSE OUTCOMES</b>			<b>BTL/Mapped Module</b>	
1.	Explain the basics of mutual funds, their role and structure, different kinds of mutual fund schemes and their features			BTL 2/M1	
2.	Examine the channels for mutual funds distribution			BTL 2,3/M2	
3.	Understand and recall the legalities, accounting, valuation and taxation aspects underlying mutual funds and their distribution			BTL 2/M3	
4.	Use financial planning as an approach to investing in mutual funds, as an aid for mutual fund distributors to develop long term relationships with their clients.			BTL 2/ M2, M4	
<b>MODULE – 1: Concept and Role of a Mutual Fund</b>				12 L	
Concept & Function of a mutual fund • Advantages and limitations of a mutual fund • Investment objectives, Marking to market • Unit capital, Assets under management (AUM) • Fund running expenses, Net asset value (NAV) • Brief history of mutual funds in India • Closed end funds and open ended funds • Categorization of funds by investment objective , Investing Horizon & Asset Class • International funds, Fund of Funds, Exchange Traded Funds (ETF)					
<b>MODULE – 2: Fund Structure and Constituents, Legal &amp; Regulatory Environment</b>				12 L	
Role of the sponsor, trustee and Asset Management Company (AMC) and related regulations, Role of other fund constituents and related regulations • Role & Functions of regulators in India-SEBI,SRO,AMFI • AMFI Code of Ethics • Investment restrictions and related regulations • Investor rights and obligations					
<b>MODULE – 3: Offer Document, Fund Distribution and Sales Practices</b>				12 L	
Regulations with respect to drafting and filing of an Offer Document for NFO • Process of NFO and steps involved in marketing an NFO • Objectives of information disclosure in an offer documentSAI,SID,KIM • Types of investors and eligibility					
<b>MODULE – 4: Distribution Channels</b>					
Distribution channels for mutual funds • Pre-requisites to become a mutual fund distributor • Key elements of agreement between distributor and a mutual fund • Sales practices and commission structure • Types of commissions and transaction charges • AMFI Code of Conduct • Process for KYD				12 L	

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<b>MODULE – 5:</b> Risk, Return and Performance of Funds,Scheme Selection	12L
Return on investment-Calculation of simple, annualized and compounded returns • Applicability of returns for different types of funds • SEBI norms for return representation of mutual funds in India • Factors that may affect mutual fund performance	
<b>TOTAL</b>	<b>60 Hrs</b>
<b>Tutorial</b>	<b>15 Hrs</b>
<b>TEXT BOOKS</b>	
1. Taxmann’s Mutual Fund Distributors 2. Indian Mutual Funds Handbook (5th Edition)	
<b>REFERENCE BOOKS</b>	
1. The Mutual Fund Industry by R.Glenn Hubbard 2. Mutual Funds -Ladder to wealth creation by Vivek Negi 3. Common Sense on Mutual Funds :New Imperatives for the Intelligent Investor by John.C .Bogle	