

Integral University, Lucknow
Department of Commerce & Business Management
Study and Evaluation Scheme
Choice Based Credit System
BBA (Financial Services)
w.e.f.Session 2020-21

Year II

Semester IV

Course Code	Course Title	Period (Per Week)			Credit	Evaluation Scheme				
		L	T	P		Sessional (CA)			Exam	Subject Total
						CA	TA	Total	ESE	
BM256	Introduction to Research Methods	3	1	0	4	40	20	60	40	100
BM257	Fundamentals of Business Taxation	3	1	0	4	40	20	60	40	100
BM258	Services Management	3	1	0	4	40	20	60	40	100
BM259	Investment Banking and Operations	3	1	0	4	40	20	60	40	100
BM 260	Managerial Accounting	3	1	0	4	40	20	60	40	100
BM262	Financial Planning and Wealth Management	3	1	0	4	40	20	60	40	100
Total		18	6	0	24	240	120	360	240	600

L = Lecture, P = Practical, T =Tutorials, C= Credit, CT = Class Test, TA=Teacher Assessment,
ESE=End Semester Examination Subject Total = Sessional Total (CA) + End Semester Exam(ESE)

BBA-FS

YEAR -II

SEMESTER – IV

Course Code : BM256

Title of The Course : Introduction To Research Methods

Pre-Requisite : NONE **Co-Requisite :** NONE

L	T	P	C
3	1	0	4

Objective : To familiarize students with concepts, tools and techniques of the methodology of business research.

Course Outcomes	
CO 1	Knowledge of Research concepts.
CO 2	Knowledge of significance of research.
CO 3	Ability to illustrate the solutions to the given problem.
CO 4	Ability to create hypothesis testing.
CO 5	The students will come to know how to prepare Research projects.

Unit No	Title of The Unit	Content of Unit	Contact Hrs
1	Introduction to Business Research	Research: Meaning, Purpose, Motivations; Types of research; Research Approaches; Significance of research; Research methods versus methodology; Research and scientific method; Research process; Scope of business research; Review of literature: Need and Purpose	09
2	Research Problem and Research Design	Selection and formulation of a research problem; Formulation of hypothesis, Operational definition of concepts; Sampling techniques; Research Design: Meaning, Nature; Components of research design	09
3	Methods of Data Collection	Meaning and Types of Data, Collection of Primary Data; Observation Method; Interview Method; Collection of Data through Questionnaires and Schedules; Other Methods of Primary Data Collection; Collection of Secondary Data; Selection of Appropriate Method for Data Collection.	09
4	Processing and Analysis of Data	Processing Operations; Problems in Processing; Types of Analysis; Statistics in Research; Measures of Central Tendency, Dispersion, Asymmetry, and Relationship; Other Measures for Analysis of Data; Testing of Hypothesis	09
5	Interpretation and Report Writing	Meaning and Need for Interpretation; Techniques of Interpretation; Meaning and Significance of Report Writing; Different Steps in Report Writing; Layout of Research Report; Types of Report; Mechanics of Writing Research Report	09

References Books:
Kothari, C. R. <i>Research Methodology: Methods and Techniques</i> . New Age International.
Tony Proctor. (2005). <i>Essentials of Marketing Research (4thed.)</i> . Prentice Hall.
Chawla, Sondhi. <i>Research Methodology</i> . Vikash Publication
Research Design: Qualitative, Quantitative, and Mixed Methods Approaches by <u>John W. Creswell</u>
Social Research Methods by Alan Bryman

BBA-FS

YEAR -II

SEMESTER – IV

Course Code : BM257 **Title of The Course :** Fundamentals Of Business Taxation

Pre-Requisite : NONE **Co-Requisite :** NONE

L	T	P	C
3	1	0	4

Objective : To help students understand the fundamentals of taxation including both direct and indirect taxation.

Course Outcomes	
CO 1	To know about the basic concepts of the taxation and agricultural income.
CO 2	To understand the computation of taxable income under the different heads of income.
CO 3	To describe the computation of total taxable income of an individual.
CO 4	To learn about the concept of the CST
CO 5	To know about the Goods and Services Tax.

Unit No	Title of The Unit	Content of Unit	Contact Hrs
1	Introduction to Taxation	Introduction, Canons of Taxation, Types of Taxes, Definitions- Income, Person, Assesses, Assessment year, Pervious year, Agricultural Income (simple numerical problems). Exempted Incomes U/S 10, Capital and Revenue Income and expenditure, Residential Status and Incidence of Tax	09
2	Computation of Taxable Income under the Different Heads of Income	Income from Salary- Meaning of salary, Allowances, Perquisites, Deductions from salary (Theory and Problems);Income from House Property - Basis of Chargeability, Annual Value, Self occupied and let out property- Deductions (Theory and Problems);Profits and Gains of Business & Profession -Definitions, Concepts, Practical Aspects - Deductions expressly allowed and disallowed (Theory only); Capital Gains - Chargeability-Definitions-Practical aspects - Cost of Improvement – Indexation - Short term and long term capital gains-Exemptions (Theory only);Income from other sources - Chargeability-Deductions-Amounts not deductible (Theory only)	09
3	Computation of Total Taxable Income of an Individual	Gross total Income- deductions from GTI, Calculation of tax liability- (Rates applicable for respective Assessment year) Education cesses, Refund of tax.	09
4	Customs Act	Customs Act - Meaning – Types of Custom Duties – Valuation for Customs Duty, levy and exemption from custom duty. Offences and prosecution, Baggage rules, carrying of currency, gold and goods (Theory only)	09
5	Goods and Services Tax Act	Goods and Services Tax Act: Overview, extent and scope, Levy and Collection of Central/State Goods and Services Tax, Composition Levy, Taxable person, Power to grant exemption from tax, Remission of tax on supplies found deficient in quantity. Change in tax rates, improvements and critiques of the law. Grievance redressal system, Model tax calculations.	09

References Books:

Singhania, Vinod K. (2016-17). <i>Direct Taxes - Law and Practice</i> . Taxmann Publications.
Dr.Mehrotra and Dr.Goyal (2016-17). <i>Direct Taxes–Law and Practice</i> , SahityaBhavan Publication.
Pagare, Dinakar. <i>Law and Practice of Income Tax</i> , Sultan Chand and sons.
Datey, V. S. <i>Indirect Taxes – Law and Practice</i> .
The Fundamentals Of Taxation Hector S. De Leon & Hector S. De Leon Jr.

Course Code : BM258

Title of The Course : Services Management

Pre-Requisite : NONE Co-Requisite : NONE

L	T	P	C
3	1	0	4

Objective : At the end of this subject, students will be able to familiarize with the uniqueness of the services characteristics and its marketing implications and to discuss measure and analyze several facets in the area of services marketing essential for the success of a service sector.

Course Outcomes	
CO 1	To understand the purpose, process and applications of GAP models of service quality.
CO 2	knowledge of understanding the determinants of Factors influencing Customer perception of services
CO 3	To create practical awareness about the current trends in Agencies & Travel Organization Tour Operations
CO 4	To explain the customer expectation through market research
CO 5	To understand the objective of Service design and positioning-Challenges of service design,

Unit No	Title of The Unit	Content of Unit	Contact Hrs
1	Consumer behaviour in services	Concepts, contribution and reasons for the growth of services sector, difference in goods and service in marketing, myths about services, characteristics of services, concept of service marketing triangle, service marketing mix, GAP models of service quality. Marketing challenges in service industry.	09
2	Tourism, Hotel and Hospital Management	Search, Experience and Credence property, consumer expectation of services, two levels of expectation, Zone of tolerance, Factors influencing customer expectation of services. Customer perception of services-Factors that influence customer perception of service, Service encounters, Customer satisfaction, Strategies for influencing customer perception	09
3	Understanding customer expectation through market research	Introduction; Concept & Nature of Tourism; Significance & Impact of Tourism; Market Segmentation in Tourism; Tourism marketing Mix Management of Travel Services: Role of Travel Agencies & Travel Organization Tour Operations - Meaning and services. Management of Hotel Industry: Hotels; Facilities; The guest Cycle; classification of hotels; Introduction to Hospitals; Development of Hospitals; Facilities; Personnel; Administration; Hospital service extensions – Pharma.	09
4	Customer defined service standard	Key reasons for GAP 1, using marketing research to understand customer expectation, Types of service research, Building customer relationship through retention strategies –Relationship marketing, Evaluation of customer relationships, Benefits of customer relationship, levels of retention strategies, Market segmentation-Basis & targeting in services	09
5	Consumer behaviour in services	“Hard” & “Soft” standards, process for developing customer defined standards Leadership Measurement system for market driven service performance-key reasons for GAP-2 service leadership-Creation of service vision and implementation, Service quality as profit strategy, Role of service quality In offensive and defensive marketing. Service design and positioning-Challenges of service design, new service development-types, stages. Service blue printing-Using & reading blue prints. Service positioning-positioning on the five dimensions of service quality, Service Recovery.	09

References Books:

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| Dr.Shajahan. S, (2001) Service Marketing (Concept, Practices & Cases); Himalaya Publishing House; Mumbai; First Edition. |
| Christopher Lovelock, (2004) Services Marketing- Pearson Education, 2004 |
| Valarie AZeithmal& Mary Jo Bitner (2011), Services Marketing- 5/e, TMH. |
| Kenneth E Clow& David L. Kurtz, (2007) Services Marketing: Operation, Management and Strategy-2/e, Biztantra |
| Ravi Shankar, (2006) Services Marketing: The Indian Perspective-, Excel BOOKS. |

BBA-FS

YEAR -II

SEMESTER – IV

Course Code : BM259

Title of The Course : Investment Banking and Operations

L	T	P	C
3	1	0	4

Pre-Requisite : NONE **Co-Requisite :** NONE

Objective : The objective of the subject is to provide in-depth knowledge to students on Investment Banking Services and Operations such as Trade Processing, Reconciliations, Risk Management and preparation of MIS.

Course Outcomes	
CO 1	To identify the functions performed by an investment bank.
CO 2	To understand the role of each participant in connecting buyers and sellers in stock markets.
CO 3	To elaborate the importance of Global Financial Instruments.
CO 4	To analyze the stages involved in the collateral management process.
CO 5	To demonstrate the ability in the calculation of VaR margin.

Unit No	Title of The Unit	Content of Unit	Contact Hrs
1	Introduction to Investment Banking	Introduction to Investment Banking: Meaning, role and functions of Investment Banker, key functions of security trading organization, custodian, depository & securities dealing & investment banking -Various market participants – Hedge fund, Portfolio Managers, Institutional Investors	09
2	Global Financial Instruments	Global Financial Instruments – Equity, Debt, Derivatives, Forex, Commodities, SWAPS, Mortgage Backed Securities, Asset Backed Securities, CDS, Warrants, REITS, LEAPS, STRIPS.	09
3	Introduction to Trade life cycle	Introduction to Trade life cycle- Equity & Debt Understanding the Trade execution, trade capture, trade enrichment, trade confirmation-SWIFT FIX transaction reporting function, Brokerage Calculation, Brokerage Calculation, Settlement Terminologies, Clearing & Settlement process – Settlement instructions- Types of trade settlements, Role of Custodian.	09
4	Corporate Actions	Corporate Actions: Introduction to Corporate Actions - Mandatory & Voluntary, Corporate events - Bonus issue, stock split, right issue reverse stock split -Special Corporate action events with options –impact of corporate actions on portfolio statement.	09
5	Risk Management and lending services	Risk Management and lending services: Functions of Treasury Department, Role of Risk Manager, Collateral ISDA Management Process, Margin and VAR Calculation, Norms – Regulatory and Compliance Responsibilities. Margin Security Lending and Borrowing (SLB), Concept of Funding, External – Internal reconciliation and cash management.	09

References Books:

NCFM Materials

International Banking, Legal and Regulatory Aspects 2e Paperback – 2017 by Indian Institute of Banking and Finance (Author)

Investment Banking: Valuation, Leveraged Buyouts, and Mergers & Acquisitions, by Joshua Rosenbaum

The Future of Finance: A New Model For Banking And Investment, by Choudhry, Landuyt and Fabozzi

Treasury, Investment and Risk Management (2nd Edition 2017) Unknown Binding – 2017 by 2nd Edition 2017 (Author)

BBA-FS**YEAR -II****SEMESTER – IV****Course Code :** BM260**Title of The Course :** Managerial Accounting**Pre-Requisite :** NONE **Co-Requisite :** NONE

L	T	P	C
3	1	0	4

Objective : At the end of this subject, students will be able to familiarize with marginal costing, standard costing, budgetary control, and ratio analysis.

Course Outcomes	
CO 1	To know about the basic concepts of the introduction to managerial accounting.
CO 2	To understand the marginal costing.
CO 3	To describe the standard costing
CO 4	To learn about the concept of ratio analysis.
CO 5	To know about the budgetary control.

Unit No	Title of The Unit	Content of Unit	Contact Hrs
1	Introduction to Managerial Accounting	Meaning, nature and scope of management accounting, Goals of management accounting, Difference between cost accounting and Management accounting, difference between management accounting and financial accounting	09
2	Marginal costing	Meaning, need and features of marginal costing, Marginal Costing Vs. Absorption Costing, Contribution, P/V ratio, Computation of profit using marginal costing, Break-even point, Break even chart, Angle of incidence, Margin of safety.	09
3	Standard costing	Meaning of standard cost and standard costing - Application of standard costing, Advantages and Disadvantages of standard costing, Variance analysis: Material and Labour variances only	09
4	Ratio Analysis	Meaning and Importance of Ratio Analysis - classification of ratios: Liquidity ratios, Solvency Ratios, Turnover ratios, Profitability ratios, Valuation ratios, Limitations of ratio analysis	09
5	Budgetary control	Meaning - budget and budgetary control, objectives, advantages and limitation.s of budgetary control, Classification of budgets, Preparation of flexible budget, Sales budget and Cash budget	09

References Books:

Khan& Jain, (2001) Management Accounting, 1st edition, Tata Mcgraw Hill
M. N. Arora, (2010) Management Accounting, 3rd edition, Himalaya Publisher
Shashi K. Gupta. (2005). <i>Management Accounting</i> , (3rd Ed.). Kalyani Publishers
Maheshwari. (2009). <i>Management Accounting</i> . (2 nd ed.). Vikas Publishers
Managerial Accounting, 2ed Paperback – 2016 by Balakrishnan (Author), Sivaramakrishnan (Author), Sprinkle (Author)

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YEAR -II

SEMESTER – IV

Course Code : BM262

Title of The Course : Financial Planning and Wealth Management

Pre-Requisite : NONE

Co-Requisite : NONE

Objective : Understand creation of a sound financial plan considering the 4 pillars of financial planning, retirement planning, investment planning, insurance planning, and tax planning.

Course Outcomes	
CO 1	To analyze the impact of macroeconomic factors on wealth management.
CO 2	To analyse different techniques of cash management and frame Construct an emergency fund plan.
CO 3	To analyze the risk-return relationship in the light of CAPM, CML, SML, Sharpe ratio, Trey nor ratio, and Jensen's measure.
CO 4	To recognize the role of insurance in financial planning and identify the different types of insurance in financial planning.
CO 5	To establish the relationship between insurance and risk and tax planning.

Unit No	Title of The Unit	Content of Unit	Contact Hrs
1	Introduction to Financial Planning and Wealth Management	Meaning of Financial Plan; Types of Financial Plan; Meaning and Importance of Financial Planning; Major Areas of Financial Planning; Financial Planning in India; Role of Financial Planner; Financial Planning Process; Meaning of Wealth Management; Financial Planning to Wealth Management, Impact of Macroeconomic Factors on Wealth Management	09
2	Retirement Planning	Introduction to Retirement Planning, Analysis of Client's Life Cycle, Factors Considered in Retirement Planning, Analysis of Client's Retirement Needs, Factors and Principles of Wealth Creation, Retirement Planning Process, Pre-retirement Strategies, Post-Retirement Strategies, Public Provident Fund, Pension Plans from Mutual Funds and Insurance Companies, Reverse Mortgage Supplementing Post-Retirement Expenses, Pension Sector Reforms	09
3	Investment Planning	Array of Investment Products, Types of Investment Risk, Product Profiling based on Inherent Risk and Tenure, Risk Profiling of Investors, Financial Asset Allocation Strategies, Investment Planning for Achieving Financial Goals, Analysis of Return and Risk, Active Investment Strategies, Passive Investment Strategies, Revision of Portfolio	09
4	Insurance Planning	Meaning of Insurance, Insurance Contract and Legal Liability; Principles of Insurance; Role of Insurance in Financial Planning, Different Types of Insurance used in Financial Planning: Auto Insurance, Homeowners Insurance, Liability Insurance, Life Insurance, Disability Insurance, Health Insurance, Long-Term Care Insurance	09
5	Tax Planning	Need and Importance of Tax Planning, Tax Planning vs. Tax Evasion and Avoidance, Tax Planning vs. Tax Management, Deferral of tax liability, Maximizations of exclusions and credits, Deductible expenditures of individuals, Income Shifting Trust: Meaning and Features of Trust, Classification of Trusts, Income tax implications of trusts, Property documentations	09

References Books:	
1.	Brigham, Eugene F. and Houston, Joel F. (2012). <i>Fundamentals of Financial Management</i> (12 th ed.) Cengage Learning
2.	Bagchi, S. K. (2009). <i>Wealth Management</i> . (1 st ed.). Jaico Publishing House.
3.	Dun, Bradstreet. (July 2017). <i>Wealth Management</i> . (1 st ed.). McGraw Hill
4.	Sinha, Madhu (2016). <i>Financial Planning A Ready to Reckoner</i> (2 nd ed.). McGraw Hill.
5.	Indian Insitute of Banking and Finance (2017). <i>Introduction to Financial Planning</i> .(4 th edition) . IIBF

