

**Integral University, Lucknow**  
**Department of Commerce & Business Management**  
**Study and Evaluation Scheme**  
**Choice Based Credit System**  
**BBA (Financial Services)**  
**w.e.f.Session 2016-17**

**YEAR -III**

**SEMESTER- VI**

S.N.	Subject Code	Subject	Period (Per Week)			Credit C	Evaluation Scheme				
			L	T	P		Sessional (CA)			Exam ESE	Subject Total
						CA	T A	Total			
1	BM356	Business Ethics and Values	3	1	0	4	15	10	25	75	100
2	BM357	Team Work and Cross Cultural Leadership	3	1	0	4	15	10	25	75	100
3	BM365	Project Finance	3	1	0	4	15	10	25	75	100
4	BM359	Derivatives and Commodity Market	3	1	0	4	15	10	25	75	100
5	BM366	Marketing Of Financial Services	3	1	0	4	15	10	25	75	100
6	BM361	Project Work	0	0	8	4	-	-	25	75	100
<b>TOTAL</b>			<b>15</b>	<b>5</b>	<b>8</b>	<b>24</b>	<b>75</b>	<b>50</b>	<b>150</b>	<b>450</b>	<b>600</b>

**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 III SEMESTER VI**

Course Code: **BM356**  
Pre-Requisite: NONE

Title of The Course: **Business Ethics and Values**  
Co-Requisite: NONE

L	T	P	C
3	1	0	4

**Objective:** To help students comprehend the need for ethics and values in the business world; to help students develop the necessary etiquette for working within organizations.

Course Outcomes	
<b>CO 1</b>	To understand business ethics and values
<b>CO 2</b>	To analyze the effective use of Ethical Decision Making
<b>CO 3</b>	To examine ethics in Marketing and accounting
<b>CO 4</b>	To understand business etiquette
<b>CO 5</b>	To learn how to handle diverse environments and how to take decisions in the complex environment.

Unit No	Title of The Unit	Content of Unit	Contact Hrs
1	Introduction to Ethics and Values	Nature of Business Ethics and Values, Significance and types of values, Ethics and Religion, Culture and Ethics, Social culture and Individual Ethics, Factors Influencing Business Ethics, Ethics as strategy, Ethics of Great Philosophers – Albert.Z.Carr, Aristotle, Niccolo Machiavelli, Karl Marx, SunTzu :The art of war of Sun Tzu, Might-equals-right approach of Karl Marx	09
2	Ethical Decision Making	Ethical Decision Making, Difficulties in Ethical Decision Making, Power and Politics in organizations: Bases and sources of power, Coalitions, Managing Ethics: Ethics codes –Comparison of codes of Ethics, Codes of Conduct, codes of Practice, Ethics Programs, Kohlberg’s Study and Business Ethics, Laws of Enforcing Ethical Conduct: Laws and Ethics, Justice –Theory of Natural Law, Law as a guide to Moral Choice, Role of the Government of India in Enforcing Ethical Behavior.	09
3	Ethics in Marketing and Accounting	Ethics in Marketing –Product relative ethics, Competition Relative Ethics: Advertising as a process of competitive strategy, Piracy and predatory as a strategic choice, Ethics in Finance Accounting and Reporting, Insider Trading.	09
4	Introduction to Business Etiquette	Introduction to Business Etiquette, First Impression, Creating Professional Style and Presence, Building an Appropriate Work Wardrobe, Dress Codes, Personal Hygiene and Grooming, The Art of Meeting and Greeting, Body Language, Remembering Names, The Art of Making Conversations, Sparking A Conversation, Handling Office Conversations, Respecting Ethnic, Cultural, and Gender Differences, Improving Your Telephone Manners, Speaking and Listening on the Phone	09
5	Handling Diverse Environments	Etiquette in a Diverse Business Environment, Working in a Diverse Environment, Respecting Physical Differences, Dealing with Specific Disabilities, Respecting Racial and Ethnic Differences, Respecting Gender Differences, Handling Conflicts Introduction, Workplace Dynamics, Handling Problem Personalities, Managing Conflicts, Business Communication and Other Etiquette, Etiquette at Major Events, Travel Etiquette, Women Travellers	09

**References Books:**

1. Larry Johnson & Bob Phillips, Absolute Honesty: Building a Corporate Culture That Values Straight Talk and Rewards Integrity, AMACOM, 2003
2. Paul J. Zak and Michael C. Jensen, Moral Markets: The Critical Role of Values in the Economy, Princeton University Press, 2008
3. Daniel Freidman, Morals and Markets: An Evolutionary Account of the Modern World, Palgrave Macmillan, 2008

Course Code: **BM357**Title of The Course : **TEAM WORK AND CROSS CULTURAL LEADERSHIP**

L	T	P	C
3	1	0	4

Pre-Requisite: NONE

Co-Requisite: NONE

**Objective:** No management course can be complete without a detailed coverage of Leadership and its nuances. The subject of leadership---in conceptual form as well as its practice is one of the most crucial and must be studied by the students; the source and contours and practice of leadership; trends in leadership and its styles.

Course Outcomes	
<b>CO 1</b>	To know about the basic concepts and value of team work
<b>CO 2</b>	To understand the leadership theories
<b>CO 3</b>	To describe the various leadership and management dynamics
<b>CO 4</b>	To understand and analyse lessons from leaders
<b>CO 5</b>	To know about the global leadership perspective

Unit No	Title of The Unit	Content of Unit	Contact Hrs
1	Introduction to Teamwork	Teamwork and High-Performance Teams, Introduction to Teamwork, Factors Contributing to High-Performance Teamwork, Common Factors of High Performance Teams, Theoretical Framework, Characteristics, Features, or Attributes of Effectively Functioning Teams, Team Definition, Purpose, and Goals, Talent, Skills, and Ethics, Incentives, Motivation, and Efficacy, Leadership, Conflict and Communication, Power & Empowerment, Norms and Standards.	09
2	Leadership Theories	Theoretical Concepts of Leadership, Trait Theory, Behavioural Theory, Theory X and Theory Y, Other Theories on Leadership, Leadership Styles, Autocratic, Persuasive, Consultative, Democratic, Delegate Leadership.	09
3	Leadership and Management	Leadership in Business Organizations, Dynamics between Leadership and Management, Leadership Qualities, Leadership Examples in Business World, Leadership Styles in India, Creating a Sense of Mission, Engaging through transparency and accountability, Empowering through communication, Invest on Training, Emotional Intelligence, Evaluating Emotional Intelligence, the Five Components of Emotional Intelligence at Work, Learning Emotional Intelligence. Learning Leadership, Critical Aspects of Leadership, How People Become Real Leaders, Planning, Trust, Connection, Empowerment, Priorities, Growth and Legacy, Leadership Techniques, Vision, Inspiration, Momentum, Preparing for Leadership, Creating Vision, Creating Inspiration, Generating Momentum, Leading and Managin	09
4	Lessons from Leaders	Business Leadership, Leadership Lessons, Embrace change, Get Employees to Perform at High Levels, Hire the Right People, Stay True to Your Vision, Never Give Up, Lessons from Indian Business Leaders, Future of Leadership, Changes in Organizational Structures, Leaders for New Organizations, Leadership at All Levels, A New Paradigm of Leadership, Leader Integrator, Attitudes of Leaders.	09
5	Global Leadership Perspective	Historical and contemporary international events, trends and processes that affect global leadership, Analysing leadership theories in the context of globalization and leadership abroad, Universal characteristics of good and bad leadership, Explore and interpret ethical, cultural, societal, religious, political differences on the world stage that create differing perspectives of leadership, Effective leadership strategies used in various communities, organizations and groups in selected areas of the world, Compare and contrast perspectives of leadership within differing global contexts.	09

**References Books:**

Peter G Northouse Authentic Leadership Theory And Practice: Origins, Effects And Leadership: Theory And Practice, 5/e, Sage South Asia,

William L. Gardner, Bruce J. Avolio, Fred O. (2005) Development - Walumbwa, Jai Press(NY)

Roger Gill (2006) Theory and Practice of Leadership, Sage Publications.

Robert H. Palestini, (2009) Leadership Theory To Practice: A Game Plan For Success As A Leader: Rowman&amp; Littlefield Education

Course Code: **BM365** Title of The Course : **Project Finance**  
 Pre-Requisite:NONE Co-Requisite:NONE

L	T	P	C
3	1	0	4

**Objective:** The objective of the course is to explain the sources of finance and how to determine the amount and source of finance of project based on scientific calculations.

Course Outcomes	
<b>CO 1</b>	To understand the Project Finance Background
<b>CO 2</b>	To analyse Market risk and Project Risk
<b>CO 3</b>	To create business model and analyse business competencies
<b>CO 4</b>	To understand how to analyse the project
<b>CO 5</b>	To understand the concept Financial Projections

Unit No	Title of The Unit	Content of Unit	Contact Hrs
1	<b>Project Finance Background</b>	Evolution of project finance, Project types, Critical steps in a project, Project Finance: forms of long term and short term project finance, lease, Role of non-banking Finance Companies, prudence in mix of long term and short term finance	09
2	<b>Market and Project Risk Analysis</b>	Background, market sizing: demand function estimation, rule of thumb, experts poll, market research approaches, data cleaning and analysis. Project risks: project conceptualization risk, financial closure risk, project construction risk, political risk, market risk, supply chain risk, policy risk, exchange risk, Environment Risk, Force Majeure	09
3	<b>Business Model, Competencies and Promoter Analysis</b>	Meaning of Business Model, Competencies- core competency match Promoter Analysis: track record financial standing, Integrity	09
4	<b>Project Analysis</b>	Estimating cost of project: Project specifications, estimating fixed capital investment in project, estimating working capital investment in project, Project Feasibility Analysis: introduction, NPV, profit vs. cash flow, discount rate, tax shield on interest and depreciation, IRR, XIRR, MIRR, Project IRR and equity of IRR, Payback period, Discounted payback period, economic IRR.	09
5	<b>Financial Projections</b>	Financial projections: meaning, assumptions, cost of project and means of financing, projected Profit and Loss Account, Projected Balance Sheet, Projected Funds Flow, Projected IRR,	09

References Books:
Principles of Project Finance, E. R. Yescombe, Academic Press
Introduction to Project Finance, Andrew Fight, BH Publisher

Course Code: **BM359** Title of The Course: **DERIVATIVES AND COMMODITY MARKET**

Pre-Requisite:NONE Co-Requisite:NONE

L	T	P	C
3	1	0	4

**Objective:** At the end of this subject, student will familiarize with different types of derivatives, their trading, clearing and settlement and learn the basics of the derivatives market.

Course Outcomes	
<b>CO 1</b>	To Understand and The basics of derivatives
<b>CO 2</b>	To Understand and Knowledge about futures contracts, mechanism and pricing
<b>CO 3</b>	To Understand and Ability to explore about options contracts
<b>CO 4</b>	To Understand and Knowledge of commodity derivatives
<b>CO 5</b>	To Understand and Knowledge of various derivatives exchanges in India

Unit No	Title of The Unit	Content of Unit	Contact Hrs
1	Introduction to Derivatives	Meaning of Derivatives, Types of Derivative Contracts, History of Financial Derivatives Markets, Exchange-traded Markets and OTC Markets, Participants in a Derivative Market, Economic Function of Derivative Market, Overview of Indian Derivative Market	09
2	Futures Contracts, Mechanism and Pricing	Forward Contracts, Limitations of forward markets, Introduction to Futures, Distinction between Futures and Forwards Contracts, Futures Terminology, Futures Payoffs, Pricing Stock Futures, Applications of Stock Futures	09
3	Options Contracts, Mechanism and Applications	. Option Terminology, Comparison between Futures and Options, Options Payoffs, Application of Options, Variables affecting Option Pricing, The Black Scholes Merton Model for Option Pricing, The Greeks	09
4	Commodity Derivatives	Introduction, Meaning, Definitions, Commodity Exchange, Role of Commodity Exchanges, Commodity Derivative Markets in India, Latest Developments	09
5	The Derivative Exchanges in India – NCDEX & MCX	Introduction, Meaning, Structure of NCDEX, Spot Pricing Polling, Exchange Membership, Commodities Traded on the NCDEX Platform, Trading and Instruments of Trading, Pricing Commodity – Futures, Using commodity Futures, Clearing and Settlement System.	09

**References Books:**

NCFM study materials

Options, Futures, and Other Derivatives (9th Edition): John C Hull; Pearson

Course Code: **BM366** Title of The Course : **MARKETING Of FINANCIAL SERVICES**

Pre-Requisite:NONE Co-Requisite:NONE

L	T	P	C
3	1	0	4

**Objective:** To acquaint the students with concepts and techniques in the management of services marketing and to help them learn the issues in managing unconventional challenges in the marketing of financial services and financial products.

Course Outcomes	
<b>CO 1</b>	To know about the overview on Financial Product and Services Marketing
<b>CO 2</b>	To understand the Marketing Of Credit Cards
<b>CO 3</b>	To describe the concept of pricing
<b>CO 4</b>	To learn about the concept of advertising
<b>CO 5</b>	To know about the market reserach

Unit No	Title of The Unit	Content of Unit	Contact Hrs
1	Introduction to Financial Product and Services Marketing	Meaning of financial services and products, characteristics of financial services, financial service sectors and their functions, financial services market, Meaning of financial products, special features of financial products,	09
2	Marketing Of Credit Cards	Introduction, types of credit cards, advantages and limitations of credit card system, credit card market segmentation, , Marketing Strategies for Credit cards, future of credit cards	09
3	Pricing	Meaning of pricing with respect to financial services and products, pricing system in banking, insurance pricing, Pricing methods, Society pricing, pricing policies and strategies.	09
4	Advertising	Role of Advertising, advertising channels, personal selling, publicity, organization of marketing operations, Marketing strategies for financial services and products,	09
5	Market Research	Role and function of marketing research in financial services, research methodology, evaluation of market research programmes, application of marketing research in financial services and development of financial products.	09

**References Books:**

1. Marketing of Financial Services, Arthur Meidan. MacMillan International,
2. Financial Services Marketing, An International Guide to principles and practice
3. Marketing and Mobile Financial Services: A Global Perspective on Digital Banking Consumer Behaviour, Aijaz A. Shaikh, Heikki Karjaluto, Routledge, 2019