

**FIFTH SEMESTER**  
**BBA 301: INSURANCE AND RISK MANAGEMENT**

**Objectives:** The objective of this course is to familiarize students with the principles and practices being followed in the insurance sector. The students will also learn risk management process and applications.

**UNIT – I**

Insurance: Concept, Nature of Insurance, Functions of Insurance, Importance of Insurance, Principles of Insurance Contract-Features of Life and Non-life Insurance. Insurance and IRDA: IRDA Act 1999, Provisions, Duties, Powers and Functions of IRDA.

**UNIT- II**

Risk and risk management process - Concept of risk, risk vs. Uncertainty, types of risks, risk identification evaluation. Risk management objectives-selecting and implementing risk management techniques. Commercial risk management applicationsópropertyóliabilityócommercial property insurance different policies and contractsóbusiness liability and risk management insuranceóworkers' compensation and risk financing.

**Suggested Readings:**

1. Black K. Jr., Skipper. H. D. Jr, "Life and Health Insurance", Pearson Education.
2. Palande P.S., Shah R.S. and Lunawat M.L., "Insurance in India", Response Books, Sage Publications Ltd.
3. Gupta, P.K., "Insurance and Risk Management", Himalaya Publishing House, New Delhi.
4. Holyoake J. & Weiper B., "Insurance", CIB Publications, Delhi.
5. Ganguly A., "Insurance Management", New Age Publications, New Delhi.
6. Rejda, George E: "Principles of Risk Management and Insurance", Pearson Education India.
7. Heins W., "Risk Management and Insurance", McGraw Hill Pub.

**Note:** Latest edition of text book must be used.

## **BBA 302: INTERNATIONAL BUSINESS**

**Objectives:** The objective of this course is to familiarize students with the concepts, importance and dynamics of international business. The course also discusses theoretical foundations of international business to the extent these are relevant to understand the mechanics of global business operations and development.

### **Unit –I**

**Introduction to International Business:** Globalization and its growing importance in world economy; Forces behind globalization; Criticism of globalization; International business contrasted with domestic business- complexities of international business.

Modes of entry in international business.

**International Business Environment:** Economic, Cultural, Political and Legal environments; Global Trading environment ó recent trends in world trade in goods and services.

**Theories of International Trade** (a brief overview) - Mercantilism, Absolute Advantage, Comparative Advantage, Factor Endowment, Product life cycle, Porter's Diamond Model. Government Influence on Trade- Tariff and non- tariff measures.

**International Organizations:** WTO- Its Objectives, principles, organizational structure and functioning. An overview ofó UNCTAD, World Bank and IMF.

### **Unit – II**

**Regional Economic Co-operation:** Forms of regional groupings; Integration efforts among countries in Europe, North America and Asia. India's recent Trade Agreements.

**Developments and Issues in International Business:** Foreign Direct Investments in India; Measures for promoting foreign investments in India. Outward Foreign Direct Investments from India; Indian joint ventures, acquisitions and greenfield investments abroad.

**Trends in India's Foreign Trade-** volume, composition and direction of trade. Balance of payment crisis.

**Foreign Trade Promotion Measures in India:** Latest EXIM Policy.

#### **Suggested Readings:**

1. Charles W L Hill, Arun Kumar Jain, "International Business- Competing in the Global Marketplace", Tata McGraw Hill
2. Francis Cherunilam, "International Business: Text and Cases", Prentice Hall of India
3. John D Daniels and Lee H Radebaugh, Daniel P Sullivan, "International Business Environment and Operations", Pearson Education

4. Justin Paul, *International Business*, Prentice Hall of India
5. K. Ashwathapa, *International Business*, Tata McGraw Hill
6. Mishra and Puri, *Indian Economy*, Himalaya Publishing House

**Note:** Latest edition of text book must be used.

### **BBA 303: BUSINESS ENVIRONMENT**

**Objectives:** The main objective of the course is to acquaint the students with various environmental factors that create a profound impact on the business organization. It would also make the students capable of analyzing and understanding the implications of different macroeconomic policies implemented by the Government.

#### **Unit- I**

**Theoretical Framework of Business Environment:** Concept, Significance and Nature of Business Environment; Elements of Environment- Internal, External, Micro and Macro; Interaction Matrix between various Environmental Factors.

**Environmental Analysis:** Need, Process, Techniques & Limitations of Environmental Analysis.

**Economic Environment:** Key Elements of Economic Environment ó Economic factors, Economic Systems, Economic Planning ó Objectives & Strategies of Current Five Year Plan, Formation and Functions of NITI Aayog, Economic Policies ó Industrial, Monetary & Fiscal (Tools & Latest Policies).

#### **Unit- II**

**Political & Legal Environment:** Key Elements of Political Environment, Relationship between Business and Government, Economic Role of Government. FEMA, Competition Act, SEBI & Consumer Protection Act, 1986 with latest amendments

**Socio-Cultural Environment:** Nature and Impact of Culture on Business, Social Responsibilities of Business, Social audit, Emergence of Middle Class and its influence on Business

**Natural Environment:** Ecological Issues and Indian Business.

**Technological Environment:** Innovation, The Technological Policy, Features & Impact of Technology on Business, Role of Research & Development in Business, Import of technology and Problems relating to it, Current Status of technology in India.

**Suggested Readings:**

1. Cherunilam, Francis; *Business Environment- Text and Cases*, Himalaya Publishing House.
2. Aswathappa, K.; *Essentials of Business Environment*, Himalaya Publishing House.
3. Fernando, A.C.; *Business Environment*, Pearson Education.
4. Dutt & Sundaram; *Indian Economy*, S. Chand & Sons.
5. Paul, Justin; *Business Environment–Text and Cases*, Tata McGraw Hills Pvt.Ltd.
6. Adhikary, M; *Economic Environment of Business*, Sultan Chand & Sons.

**Note:** Latest edition of text book must be used.

**BBA 304: ENTREPRENEURSHIP AND SMALL BUSINESS MANAGEMENT**

**Objective:** To familiarize the budding entrepreneurs with the competencies and qualities of successful entrepreneurs and to help learners understand various issues involved in setting up a private enterprise and develop required entrepreneurial skills in economic development.

**UNIT-I**

**Entrepreneurship-** Entrepreneur, Entrepreneurship, Definition, Characteristics, Need, Theories, Difference between entrepreneur and self employed person- entrepreneur and manager, Intrapreneur, Intrapreneurship, Socio-Economic role of Entrepreneurship; Role of Entrepreneurship in Economic Development

**Entrepreneurial Motivation:** Entrepreneurial Motivation, Internal and External factors affecting motivation, Relation of Entrepreneurial Motivation and Entrepreneurial Behaviour

**Entrepreneurial Competencies:** Essential competencies of entrepreneur;

**Entrepreneurial Development Programmes:** EDPs, relevance and achievements; Role of Government in organizing EDPs, Critical Evaluation;

**Project Identification and Project Plan:** Considerations in Product/Project Selection, Market Survey, Project Classification, Writing a Project Plan/Proposal;

**Project Appraisal and Documentation:** Project Appraisal Criteria, Various formalities for Project Appraisal and clearance for availing financial support;

**UNIT-II**

**Small Business:** Small Business as a Seed Bed of Entrepreneurship: Evolution and development of Small Business, SSI, concept, definition, characteristics, classification, advantages and problems; Role of Small Business in the national economy;

**The Start-Up Process:** Procedure for setting up a small scale unit; Planning, Implementation, Initial Strategic Planning,

**Management Process in Small Business:** Product and Marketing Scope, Legal and Tax consideration, Risk analysis and financial considerations. Profit Planning;

**National Policies for small business development:** Governmental and Non-Governmental policies and assistance in setting up SSI, Institutional support to small entrepreneurs from NSIC, SIDO and TCOs for entrepreneurship development in India

Practical Work: Project report for financial assistance from bank

### **Suggested Readings:**

1. Zimmerer Scarborough òEssentials of Entrepreneurship and Small Business Managementö Pearson Publishing
2. David H Holt òEntrepreneurship - New venture Creationö PHI
3. Dr C B Gupta, Dr N P Srinivasan òEntrepreneurship Developmentö Sultan Chand and Sons
4. Vasant Desai òDynamics of Entrepreneurship Development and Managementö Himalaya Mumbai
5. Poornima M Charantimath òEntrepreneurship and Small Businessö Pearson Education
6. Robert D Hisrich, Mathew J Manimala, Michael P Peters, Dean A Shepherd, òEntrepreneurshipö McGraw Hill Education
7. P.C. Jain òHandbook for new Entrepreneurshipö Oxford University Press
8. Mac J Dollinger òEntrepreneurshipö Strategies and resourcesö Pearson Education Delhi

**Note:** Latest edition of text book must be used.

## **BBA 305: CONSUMER BEHAVIOUR**

**Objective:** The course of Consumer Behaviour aims at enabling students to understand the process of consumer behaviour, issues and dimensions, various internal and external factors that influence consumer behaviour and to apply this understanding to the development of marketing strategy.

### **Unit I**

**Consumer Behaviour:** Nature, characteristics, Scope, Relevance & Application; Importance of consumer behaviour in marketing decisions; Consumer Vs Industrial Buying Behaviour

**Determinants of Consumer Behaviour:** Role of Motivation; Personality and Self Concept; Attention and Perception; Consumer Learning; Consumer Attitudes- Formation and Change; Consumer Values and Lifestyles

**External Determinants of Consumer Behaviour:** Influence of Culture and Sub Culture; Social Class; Reference Groups and Family Influences; Basic models of consumer behaviour

## **Unit II**

**Consumer Decision Making Process:** Problem Recognition- methods of problem solving; pre-purchase search influences- information search; alternative evaluation and selection; outlet selection and purchase decision (compensatory decision rule, conjunctive decision, rule, Lexicographic rule, affect referral, disjunctive rule); Post Purchase Behaviour; Situational Influences; Cognitive Dissonance

**Diffusion of Innovation:** Definition of innovation, product characteristics influencing diffusion, resistance to innovation, adoption process

**Consumer Involvement:** Role of Consumer Involvement; Customer Satisfaction; Consumer behaviour- interdisciplinary approach

**Researching Consumer Behaviour:** Online Customer Behaviour; Diversity of Consumer Behaviour; Role of Consumer Behaviour in Marketing Strategy;

### **Suggested Readings:**

1. Consumer Behaviour by Leon G. Schiffman& Leslie L. Kanuk, Prentice Hall Publication
2. Consumer Behaviour ó Buying, Having, and Being by M R Solomon, Pearson Prentice Hall
3. Consumer Behaviour ó Building Marketing Strategy by D. I. Hawkins and J. B. Roger, Tata McGraw Hill
4. Consumer Behaviour by R.D.Blackwell, P.W. Miniard,&J.F. Engel, Cengage Learning
5. Marketing Management by Philip Kotler and K L Keller, Pearson (Global Edition)

**Note:** Latest edition of text book must be used.

## **BBA 306: SALES AND DISTRIBUTION MANAGEMENT**

**Objectives:** The purpose of this paper is to acquaint the student with the concepts which are helpful in developing a sound sales and distribution policy and in organizing and managing sales force and marketing channels.

### **UNIT-I**

Introduction to Sales Management & Importance of Sales Force. Functions of sales manager. Nature and importance of Personal Selling and Salesmanship, objectives and theories of personal selling. Sales forecasting Methods, Sales Budget - Importance, Process of Sales Budget, Uses of sales budget, Sales territory considerations in allocation of sales territory, Sales Quota, Objectives, Principles of Ceiling Sales Quota, Administration of Sales Quota, Uses of Sales Quota.

### **UNIT-II**

Physical Distribution: Meaning, Organization & Management. Channels of Distribution: Its functions, selection & motivation of intermediaries. Market Logistics and supply chain management - Transport system, inventory and warehousing. Distribution warehousing: Its modern Concepts, Functions, Types & features of warehousing, Locations, Automation in warehousing. International Sales and Distribution management.

### **Suggested Readings:**

1. Sales Management. Text and cases, Krishna K. Havaladar, V M Cavale, McGraw Hill.
2. Sales and Distribution Management, Tapan K. Panda, Sunil Sahadev. Oxford University Press.
3. Sales and Distribution Management. Text and cases. With SAP Applications. An Indian Perspective. Dr. S L Gupta. Excel Books.
4. Sales Management. Joseph F. Hair, Rolph E. Anderson, Rajiv Mehta, Barry J. Babin, Cengage Learning.
5. Salesmanship and Publicity. Rustom S Davar, Sohrab R Davar, Nusli R Davar. Vikas Publishing House Pvt Ltd.

**Note:** Latest edition of text book must be used.

## **BBA 307: FINANCIAL MARKETS AND SERVICES**

**Objectives:** To advance the understanding of fundamental concepts of financial markets, financial instruments in various markets and important financial services.

### **Unit – I**

**Indian Financial System** ó Meaning, Importance, Functions and Structure (Overview of Financial Markets, Financial Institutions, Financial Instruments and Financial Services)

**Money Market** ó Structure of Indian Money Market (Organized, Co-operative and Unorganized Sectors); Instruments of Money Market ó Call/Notice/term Money, Repurchase Agreements, T-Bills, Commercial Bills, Commercial Papers, Certificate of Deposits and Money Market Mutual Funds; and Discount and Finance House of India.

**Capital Market** ó Indian Capital Market; Capital Market Instruments; Primary Market (New Issue Market and Listing of Securities); Secondary Market with special reference to Stock Exchanges and their functioning; Indian Clearing Corporation Ltd. and Role of Securities and Exchange Board of India.

**Introduction to Commodity Markets**

**Overview of Euromarkets** with special reference to Eurocurrency and Eurobonds

### **Unit - II**

**Financial Services** ó Meaning and Importance.

**Merchant Banking and Investment Banking** ó A brief overview of Issue Management, Underwriting Services, Corporate Debt Restructuring, Project Counselling, Portfolio Management and Loan Syndication

**Mutual Funds** ó concept, advantages, mutual funds schemes (growth, income, balanced, gilt ó edged, equity ó linked and money market mutual funds)

**Factoring Services** ó concept, functions of a factor, and types of factoring.

**Venture Capital Financing** – concept, features, and stages of financing

**Securitization of Debt** – concept and process of securitisation



**Suggested Readings:**

1. Financial Markets, Institutions and Financial Institutions by Clifford Gomez ó Prentice Hall of India.
2. Financial Services by M.Y.Khan ó Tata McGraw Hill.
3. Financial Services and Markets by Dr.PunithavathyPandian ó Vikas Publishing House.
4. Management of Financial Services by V.K.Bhalla ó Anmol Publications.
5. Financial Institutions and Markets by L.M.Bhole ó Tata McGraw Hill.

**Note:** Latest edition of text book must be used.

**BBA 308: INVESTMENT MANAGEMENT**

**Objectives:** To advance the understanding of fundamental concepts of security analyses, and working knowledge of portfolio management and evaluation

**Unit – I**

**Investment** ó Meaning, Nature, Objectives and Process; Investment Avenues; Investment vs. Gambling; Investment vs. Speculation.

**Security Analysis** ó Meaning of Security Analysis

**Fundamental Analysis** ó Economic Analysis; Industry Analysis and Company Analysis.

**Technical Analysis** – Theoretical Framework; Charts- Candlestick Chart, Line Chart and Open High Low Close Chart; Overlays- Support, Resistance and Trend Line; Market Indicators- Advance Decline Index, Absolute Breadth Index and Tradersø Index, Price Indicators- Relative Strength Index, Average Directional Index and Momentum, and Volume Indicators- On Balance Volume.

**Efficient Market Hypothesis**ó Concept, Forms and Random Walk Theory

**Unit - II**

**Portfolio Management** ó Concept and Markowitz Model

**Portfolio Selection** – Overview of Capital Market Line, Security Market Line, Capital Asset Pricing Model and Arbitrage Pricing Theory.

**Portfolio Performance Evaluation** ó Sharpe, Treynor and Jensen Models

**Value vs. Growth Investing**

**Suggested Readings:**

1. Investment Management by V.K.Bhalla ó S. Chand Publishing
2. Investment Management by Preeti Singh ó Himalaya Publishing.
3. Security Analysis and Portfolio Management by Dr.PunithavathyPandian ó Vikas Publishing House.
4. Security Analysis and Portfolio Management by Fischer and Jordan ó Pearson Publications
5. Investment Analysis and Portfolio Management by Prasanna Chandra ó Tata McGraw Hill.

**Note:** Latest edition of text book must be used.

**BBA 309: SOCIAL SECURITY & LABOUR WELFARE**

**Objectives:** The objective of this course is to acquaint the students with the two important aspects of Industrial Relations namely Social Security and Labour Welfare.

**UNIT I**

**Introduction to Social Security** - Concept of Social Security, Need, Comparison of Pre Independence & Post-Independence Era, Indian Constitution & Social Security.

**Introduction to Labour Welfare-** Concept of Labour, Welfare, Need, Importance, Welfare Provision in India, Status of Labour Welfare in India.

**Employee's State Insurance Act, 1948-** Object & Scope; Definitions - Factory, Principle, Employer, Employee, Dependent, Insured Person and Employment Injury; Benefits under the Act- Sickness Benefit, Maternity Benefit, Disablement Benefit, Dependents Benefit, Funeral Benefit; Employees State Insurance Fund; Employee State Insurance Corporation - Constitution, Dispute & Claim under the Act.

**Employees Provident Fund & Miscellaneous Provisions Act, 1952** - Object & Scope, Definitions, Provident Fund Schemes, Authorities under the Act.

**UNIT II**

**The Employees Compensation Act, 1923** - History of the Act, Definition - Compensation, Wage, Workman, Dependent, Employer, Partial Disablement, Total Disablement, -Arising Out Of and -In the course of Employment, Notional Extension, Liability of Employer,

Compensation Calculation, Compensation Commissioner.

**The Industrial Employment (Standing Order) Act, 1946** - Scope and coverage of the Act, Concept of Standing Order - Certification Process ó Modification, Interpretation & Enforcement of Standing Order.

**Payment of Gratuity Act, 1972** - Evolution & Scope of Act, Definition of Employee, Employer, Continuous Service etc, Conditions for Payment & Forfeiture of Gratuity, Computation of Gratuity and Authorities under the Act - Their Powers & Functions.

**Payment Of Bonus Act, 1963:** Evolution & Scope of the Act, Definition ó Wage, Allocable Surplus, Eligibility and Disqualification for Bonus, Minimum & Maximum Bonus, Minimum and Maximum Bonus, Special Provisions regarding Certain Establishments.

### **SUGGESTED READINGS:**

1. Dr. C.B. Mamoria and Dr. Satish Mamoria, Dynamics of Industrial Relations, Himalaya Publications
2. Anil Kumar, Social Security and Labour Welfare, Deep and Deep Publications
3. T.N. Chhabra and R.K. Suri, Industrial Relations ó Concepts & Issues, DhanpatRai& Company
4. ArunMonappa, Industrial Relations, Tata McGraw Hill
5. S C Srivastava, Industrial Relations and Labor Laws, Vikas Publishing House
6. P.R.N.Sinha, InduBala Sinha &SeemaPriyadarshiniShekhar, Industrial Relations, Trade Unions, and Labor Legislation, Pearson Publishing House
7. B.D.Singh, Industrial Relations and Labor Laws, Excel Books

**Note:** Latest edition of text book must be used.

## **BBA 310: INDUSTRIAL RELATIONS AND LABOUR LEGISLATIONS**

**Objectives:** The objective of this course is to acquaint the students with the different aspects of Industrial Relations and the relating labour laws

### **UNIT-I**

**Industrial Relations:** Concepts, Objectives, Scope, Importance, Participants, Essentials of effective Industrial Relations, Factors affecting Industrial Relations, Constraints of IR

**Approaches of IR:** Systems Approach, Oxford Approach, Industrial Sociology Approach, Action Theory Approach, Marxist Approach, Pluralist Approach, Human Relations Approach, Gandhian Approach, Psychological Approach, Sociological Approach, Socio-ethical Approach

**Industrial Conflicts:** Nature, Form, Causes, Effects

**Collective bargaining:** Nature and functions; Types of bargaining; Collective bargaining in the Indian context; Negotiating a collective bargaining agreement.

**Grievance administration:** Concept, Procedure, Guidelines, Discipline

## UNIT-II

**Industrial Disputes Act, 1947:** Introduction, Scope, Objectives, Definitions, Modes of settlement of Industrial Disputes (Conciliation, Adjudication, Arbitration), Provisions regarding Strikes, Lock-outs, Layoff and Retrenchment.

**Trade Unions Act, 1926:** Introduction, Objectives, Provisions regarding Registration of Trade Union, Cancellation of Trade Union, Duties, Liabilities, Rights & Privileges of a Registered Trade Union.

**Payment of Wages Act, 1936:** Introduction, Scope, Objectives, Definitions, Rules of payment of wages and deductions from wage.

**Minimum Wages Act, 1948:** Meaning of 'wage' under the Act, Procedure for fixing Minimum Wage, Obligation of employer to pay Minimum Wage, Authorities and Remedies under the Act.

### SUGGESTED READINGS:

1. Dr. C.B. Mamoria and Dr. Satish Mamoria, Dynamics of Industrial Relations, Himalaya Publications
2. P. Venkataramana, Industrial Relations, APH Pub. Corp.
3. T.N. Chhabra and R.K. Suri, Industrial Relations ó Concepts & Issues, Dhanpat Rai & Company
4. Arun Monappa, Industrial Relations, Tata McGraw Hill
5. S C Srivastava, Industrial Relations and Labor Laws, Vikas Publishing House
6. P.R.N. Sinha, Indu Bala Sinha & Seema Priyadarshini Shekhar, Industrial Relations, Trade Unions, and Labor Legislation, Pearson Publishing House
7. B.D. Singh, Industrial Relations and Labor Laws, Excel Books

**Note:** Latest edition of text book must be used.