

Scheme of Studies

Bachelor of Business Administration Honors
in Banking and Finance

*4 years Degree Program under Semester
System For the year 2011 and onward*

Department of Banking and Finance

Department of Banking & Finance

GC University, Faisalabad

[Semester wise Course Break-up]

[BBA --- Banking & Finance--- 4 Years]

Semester-I

Course Code	Course Title	Credit Hours
BBF-301	Islamic Studies/Ethics for Non-Muslim	3(3-0)
BBF-303	Functional English I	3(3-0)
BBF-305	Financial Accounting I	3(3-0)
BBF-307	Micro Economics	3(3-0)
BBF-309	Introduction to Computers	3(3-0)
BBF-311	Business Mathematics	3(3-0)

Semester –II

Course Code	Course Title	Credit Hours
BBF-302	Introduction to Finance	3(3-0)
BBF-304	Pakistan Studies	3(3-0)
BBF-306	Functional English II	3(3-0)
BBF-308	Financial Accounting II	3(3-0)
BBF-310	Macro Economics	3(3-0)
BBF-312	Introduction to Banking	3(3-0)

Semester- III

Course Code	Course Title	Credit Hours
BBF-401	Introduction to Management	3(3-0)
BBF-403	Business Communication	3(3-0)
BBF-405	Business Statistics	3(3-0)
BBF-407	Introduction to Business	3(3-0)
BBF-409	Cost Accounting	3(3-0)

Semester-IV

Course Code	Course Title	Credit Hours
BBF-402	Business & Commercial Law	3(3-0)
BBF-404	Money, Banking and Investment	3(3-0)
BBF-406	Human Resource Management	3(3-0)

BBF-408	Financial Management	3(3-0)
BBF-410	Introduction to Marketing	3(3-0)

Semester-V

Course Code	Course Title	Credit Hours
BBF-501	Business Ethics	3(3-0)
BBF-503	Bank Auditing	3(3-0)
BBF-505	Organizational Behavior	3(3-0)
BBF-507	Central Banking	3(3-0)
BBF-509	Risk Management	3(3-0)
BBF-511	Financial Statement Analysis	3(3-0)

Semester-VI

Course Code	Course Title	Credit Hours
BBF-502	Banking Law and Practice	3(3-0)
BBF-504	Business Research Methods	3(3-0)
BBF-506	Corporate Finance	3(3-0)
BBF-508	Islamic Banking	3(3-0)
BBF-510	Pakistan Economy	3(3-0)
BBF-512	SME Finance	3(3-0)

Semester-VII

Course Code	Course Title	Credit Hours
BBF-601	Management Information System in Banks	3(3-0)
BBF-603	Portfolio Management	3(3-0)
BBF-605	International Banking	3(3-0)
BBF-607	Business Taxation Laws	3(3-0)
BBF-609	International Trade & Foreign Exchange	3(3-0)

Semester-VIII

Course Code	Course Title	Credit Hours
BBF-602	Credit Analysis & Investment Banking	3(3-0)
BBF-604	Marketing of Banking Products & Financial Services	3(3-0)
BBF-606	Money & Capital Markets	3(3-0)
BBF-631	Research Project	6(6-0)

Semester 1st

BBF-301

ISLAMIC STUDIES

3(3-0)

COURSE OBJECTIVES:

This course is aimed at:

1. To provide Basic information about Islamic Studies
2. To enhance understanding of the students regarding Islamic Civilization
3. To improve Students skill to perform prayers and other worships
4. To enhance the skill of the students for understanding of issues related to faith and religious life.

COURSE CONTENTS:

Basic Concepts of Quran, History of Quran, Uloom-ul-Quran, Verses of Surah Al-Baqra Related to Faith (Verse No-284-286), Verses of Surah Al-Hujrat Related to Adab Al-Nabi (Verse No-1-18), Verses of Surah Al-Mumanoon Related to Characteristics of faithful (Verse No-1-11), Verses of Surah al-Furqan Related to Social Ethics (Verse No.63-77), Verses of Surah Al-Inam Related to Ihkam (Verse No-152-154), Verses of Surah Al-Ihzab Related to Adab al-Nabi (Verse No.6,21,40,56,57,58.), Verses of Surah Al-Hashar (18,19,20) Related to thinking, Verses of Surah Al-Saf Related to Tafakar,Tadabar (Verse No-1,14), Life of Muhammad Bin Abdullah (Before Prophet Hood), Life of Holy Prophet (SAW) in Makkah, Important Lessons Derived from the life of Holy Prophet in Makkah, Life of Holy Prophet (SAW) in Madina, Important Events of Life Holy Prophet in Madina, Important Lessons Derived from the life of Holy Prophet in Madina, Basic Concepts of Hadith, History of Hadith, Kinds of Hadith, Uloom-ul-Hadith, Sunnah & Hadith, Legal Position of Sunnah, Selected Study from Text of Hadith, Basic Concepts of Islamic Law & Jurisprudence, Basic Concepts of Islamic Culture & Civilization, Historical Development of Islamic Culture & Civilization, Characteristics of Islamic Culture & Civilization, Islamic Culture & Civilization, Basic Concepts of Islam & Science, Contributions of Muslims in the Development of Science, Basic Concepts of Islamic Economic System, Means of Distribution of wealth in Islamic Economics, Islamic Concept of Riba, Islamic Ways of Trade & Commerce, Basic Concepts of Islamic Political System, Basic Institutions of Govt. in Islam, Period of Khlaft-e- Rashida, Basic Concepts Of Social System Of Islam.

SUGGESTED READINGS

1. Hameed ullah Muhammad, "Emergence of Islam" , IRI, Islamabad.
2. Hameed ullah Muhammad, „Introduction to Islam..
3. Ahmad Hasan, "Principles of Islamic Jurisprudence" Islamic Research Institute, International Islamic University, Islamabad (1993).
4. Dr. Muhammad Zia-ul-Haq, "Introduction to Al Sharia Al Islamia" Allama Iqbal Open University, Islamabad (2001).

BBF-303

FUNCTIONAL ENGLISH I

3[3-0]

COURSE DESCRIPTION/OBJECTIVE

This course provides the students Language skills for effective communication, organizational communication, the writing process, designing business documents, writing business correspondence, preparing reports, proposals, manuals and presentation, preparing employment and administrative messages, business terminology for marketing and trade, communicating with the customer

INDENTED LEARNING OUTCOMES

By the end of this course it is expected that the student will be able to:

1. To further develop students skills in reading, writing, speaking and thinking.
2. To develop students „understanding and appreciation of English language and its use in effective communication and literature.
3. To develop student understands and appreciation of essay writing, short stories and will develop ability to evaluate and understand written material.
4. To develop effective business communication skills and enhance presentation skills.

COURSE CONTENTS:

Introduction to Part of Speech, Open and Closed Classes of Words, Nouns and Determiners: Regular and Irregular Nouns; Classes of Irregular Nouns; Foreign Plurals; Count and Non-count Nouns; Use of Determiners with Nouns; Use of Definite Article, Verbs: Regular and Irregular Verbs; Lexical and Auxiliary verbs; Uses of Modal Auxiliary Verbs, Adjectives and Adverbs: Difference; Inflection and Derivation; Types of Adjectives and Adverbs; Order of Adjectives; Degrees of Adjectives, Prepositions and Conjunctions, Basic Sentence and Its Composition, Introduction to Function, Structure and Types of Sentence, Constituents of a Sentence; Word, Phrase and Clause, Punctuation: Uses of Capitals, Period, Question Mark, Exclamation Mark, Comma, Apostrophe, Dash, Hyphen, Parentheses, Brackets, Underlining, Quotation Marks, Colon and Semi-colon.

Qualities of a Standard Sentence:

Agreement: Noun-Pronoun Agreement; Subject-Verb Agreement, Unity, Coherence, Clarity, Paragraph: Function and Structure, Paragraph: Topic Sentence and Supporting Sentences, Basics of Formal Correspondence: Writing Letters and Applications etc. Introduction to business communication, letters, reports, presentations etc.

SUGGESTED READINGS:

1. Courtland, L. and T. Bovee. 2008. Business Communication Today. Prentice Hall, New Delhi. India.
2. The Little Brown Handbook by H. Ramsay Fowler & Jane E. Aaron Little Brown & Company, 1980/1995 editions.
3. Writing Effective paragraphs by Howard CJ. Cambridge: Winthrop Publishers,

BBA-305

FINANCIAL ACCOUNTING-1

3(3-0)

COURSE OBJECTIVES

The primary aim of Financial Accounting is to provide students with an introduction to the process and function of financial reporting. Whilst a large proportion of the course is aimed at understanding accounting as a process, taking a preparers' perspective, we will also seek to develop an understanding of the importance of the role of accounting in today's society.

INDENTED LEARNING OUTCOMES:

After studying this course the student will be able to understand:

1. The language of accounting and financial reporting;
2. Complete Accounting Cycle
3. Preparation and the role of Journal, Ledger and subsidiary books
4. Preparation of balance sheet, profit and loss account and cash flow statement

COURSE CONTENTS:

Accounting information for decision making, Users of information, stakeholders, Basic financial statements: Balance sheet, profit and loss accounts, cash flow statements, Generalizations, Rules of debit and credit, simple business transactions, Accounting cycle: General Journals, Uses of General Journals, Ledger accounts, posting, types of ledgers, Trial Balance, Numerical examples of trial balance, Income statements, how to prepare income statement, Statement of owner's equity, after closing trial balance, Balance sheets, How to prepare balance sheet, Current assets, fixed assets, current liabilities, long-term liabilities, Components of current assets, fixed assets, tangible, intangible, preferred stock, common stock, Complete accounting cycle, Types of balance sheet, accounting purpose, reporting purpose, Adjusted entries, Types of adjusted entries, generalizations, Posting of adjusting entries, Adjusted trial balance, Income statement from adjusted trial balance direct approach, After closing trial balance, Balance Sheet, work sheet.

SUGGESTED READINGS:

1. Accounting : The Basis for Decision Making By Meigs, Williams, Haka and Bettner 13th Edition
2. Bazley, M., & Hancock, P., 2009 Contemporary Accounting, 7th edition, Cengage Learning Australia.
3. Deegan, C., 2010, Australian Financial Accounting, 6th edition, McGraw-Hill Australia.
4. Elliott, B., & Elliott, J., 2008, Financial Accounting and Reporting, 12th edition, Financial Times Prentice Hall.
5. Leo, K., Hoggett, J., & Sweeting, J., 2012, Company Accounting, 9th edition, John Wiley & Sons Australia.
6. Phillips, F., Libby, R., & Libby, P., 2008, Fundamentals of Financial Accounting, 2nd edition, McGraw Hill/Irwin.

BBF-307

Micro Economics

3(3-0)

COURSE OBJECTIVES

The objective of this course is to acquaint students with the basic structure of Microeconomic Theory. The approach to the study of the subject will be rigorous, and all main principles of microeconomics will be studied within appropriate mathematical models. The focus will be to understand the intuitive contents of the theory that enable the students to apply the principles in real life economic issues. In particular, their applications to development issues will be a central point of the course.

INDENTED LEARNING OUTCOMES:

After the successful completion of this course, students will be able to:

1. That you understand at an introductory level the basic principles of microeconomics
2. That you are able to apply these basic principles to your everyday life and to your analysis of the world around you.
3. That you are able to discuss, using the principles of microeconomics, policy debates involving microeconomic issues such as demand and supply, price controls, taxation, international trade, government intervention in markets, firm behavior, market organization and firm market power, income distribution and inequality, and overall economic welfare.

COURSE CONTENTS:

Introduction, Basic elements of supply and demand, Demand consumer behavior, Production and business organization, Analysis of Cost, Production, cost theory, and decisions of the firm, Analysis of perfectly competitive markets, oligopoly and monopolistic competition, uncertainty and game theory,

SUGGESTED READINGS:

Macro Economics by samuelson & principle of economics by Minkiw

BBF-309

INTRODUCTION TO COMPUTERS

3(3-0)

COURSE OBJECTIVES

The main objective of this course is to provide students with the required skills for using computers efficiently and for using the common applications of computers which they need during their university study and future careers. It builds upon the knowledge and skills they acquired through their study in high school. The course covers the practical aspects of operating systems, online-based information retrieval, some advanced topics in word processing, a wide range of topics in manipulating data using spread sheets, how to prepare a presentation by using power point and how to save record on database using access.

INDENTED LEARNING OUTCOMES:

After the successful completion of this course, students will be able to:

- Use different computer applications
- Familiarize with Searching for information.
- Learn to use advanced techniques of MS-Word.
- Learn to publish documents to the Web.
- Learn to use MS-Excel as spreadsheet software.
- Preparing a presentation about a pre-assigned project through MS-Power Point

COURSE CONTENTS:

Introduction to Information Technology, Understanding Computer Systems, Computer Hardware, Operating Systems, Application Software, Programming Languages, Files and Data Basics, Data Communication, Networking Basics, Internet Basics, E-Commerce, Computer Graphics, Computer Security and Controls, MS Office, MS Word, MS Excel, MS Access, MS Power point, MS Project, Internet Browsers, Databases, Information Systems importance in Business, E-Banking

SUGGESTED READINGS:

1. James A. Senn: Information Technology in Business, BPB Peter Norton's Introduction to Computers
2. Beekman, G. and B. Ben. 2009. Tomorrow's Technology and You, 9th Edition. Prentice Hall Inc. USA.
3. Norton, P. 2010. Introduction to Computers, Prentice Hall, New York, USA.
4. Parker, C. and T. Case. 2002. Management Information Systems, 10th Edition. McGraw Hills Inc. New York, USA

BBF-311

BUSINESS MATHEMATICS

3(3-0)

COURSE OBJECTIVES:

This course is built upon the mathematical concepts, principles and techniques that are useful in business management. The main objectives of the course are to enhance students' competency in application of mathematical concepts in solving business management problems and to improve their level of quantitative approach.

INDENTED LEARNING OUTCOMES:

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

- Mathematical Function
- Building and solving linear and quadratic equations
- Types of functions
- Matrices and its applications
- Determinants and its applications

COURSE CONTENTS:

Preliminaries, Linear Equations, Systems of Linear Equations, Linear Functions Applications, Mathematical Functions, Quadratic & Polynomial Functions, Exponential & Logarithmic Functions, Matrix Algebra, Differentiation & Integration, Mathematics of Finance, Basic Algebra, Linear Equations and Inequalities and Graphs, Quadratic Equation and their Application, Simultaneous Equations, Progressions of Sequence, and Series and their application in Business, Ratios, Proportions and Percentages

SUGGESTED READINGS

1. Frank S. Budnick: Applied Mathematics for Business Economics and Social Sciences
2. Bowen: Mathematics with Applications in Management and Economics
3. Cheryl Cleaves, Business Maths, Pearson (Latest Edition)

Semester 2nd

BBF-302 INTRODUCTION TO FINANCE 3(3-0)

COURSE OBJECTIVES

The broad objective is to equip the students with basic concepts of finance. Business decisions are ultimately measured in financial terms; as such understanding of the core concepts of finance will provide a foundation for further study and knowledge and will help in future career opportunities. Additionally, some of the basic quantitative techniques and analytical tools learned in the process will help the students in taking financial decisions in an organizational framework.

INDENTED LEARNING OUTCOMES:

After studying this course the student will be able to understand:

1. Demonstrate an understanding of global competition
2. The concept of wealth maximization
3. Importance of time value of money
4. Value diversity and its impact on business
5. Understand the stock market
6. Liquidity and operation of business and working capital
7. Capital budgeting

COURSE CONTENTS:

Role of Finance Management, Goal of firm, value creation, Agency problems, social responsibility, stakeholders, Finance Management Function, Financial assets, discussion questions, Time value of money, simple and compound interest, PV and FV, Annuities, Perpetuity, ordinary annuity, Annuity due, Compounding more than once a year, Continuous compounding, Nominal and effective rates, Amortizing a loan, computer application for PV, NPV, FV, Amortization of loans. Valuation of long-term Securities, Distinction among valuation concepts, Bond valuation, Common stock valuation and preferred stock valuation. Risk and return, standard deviation, Coefficient of variation, Attitude toward risk, Risk and return in portfolio context, Diversification, Capital Asset

pricing model, Characteristic Line, Systematic Beta. Capital Budgeting and Estimating Cash Flows, capital budgeting decision process, Generate project proposals within the firm, determine initial, interim, and terminal period after-tax incremental operating cash flows , sunk costs, opportunity costs, Capital Budgeting Techniques, NPV, Pay Back period, IRR and PI , Potential difficulties in Capital Budgeting, Rank Problems, Working capital Management, working capital issues, Hedging Approach, short versus long-term financing, Risk and profitability

SUGGESTED READINGS:

1. Fundamental of financial management 13th edition, James C. Van Horne and John M. Wachowicz, Jr,
2. Principle of Managerial Finance 10th edition Dr Edith Gitman
3. Financial Management theory and practice 11th edition EUGENE F. BRIGHAM AND MICHAEL C. EHRHARDT

BBF-304

PAKISTAN STUDIES

3(3-0)

COURSE OBJECTIVES

The main objective of this course is to

- Develop vision of historical perspective, government, politics, contemporary Pakistan, ideological background of Pakistan.
- Study the process of governance, national development, issues arising in the modern age and posing challenges to Pakistan

COURSE CONTENTS:

Ideology of Pakistan, Pakistan Ideology, Historical perspective of Pakistan Ideology, Aligarh movement, Establishment of Pakistan, Land of Pakistan, Geographic boundaries of Pakistan, Resources of Pakistan, Division of Assets, Ayub Khan's era, Creation of Bangladesh, Butto's reforms, Zia's era, Social structure of Pakistan, Literacy in Pakistan, Agriculture of Pakistan, Industries of Pakistan, Foreign policy of Pakistan, Pakistan and the Muslim World, Pakistan and ECO, Pakistan and India

SUGGESTED READINGS:

1. Ikrame Rabbani: Pakistan Studies
 2. Dr. Javaid Iqbal: Ideology of Pakistan, Ferozsons, Rawalpindi
- M. Sarwar, A Textbook Of Pakistan Studies, Latest edition.

BBF-306

FUNCTIONAL ENGLISH II

3[3-0]

COURSE DESCRIPTION/OBJECTIVE

This course aims at helping students develop a positive, constructive and practical approach to effective written and oral communication in business and professional settings. Audience awareness, developing a design, handling questions and answers, personal presence, style and body language are some other aspects that will be discussed.

INDENTED LEARNING OUTCOMES

By the end of this course it is expected that the student will be able to:

1. Communicate in clear, concise correspondence to meet the diverse needs and multiple purposes of business and social communication situations. Presentations, interviews, meetings and conferences are an integral part of any professional environment. Well-prepared and well-executed presentations leave an indelible impression on superiors, peers and subordinates alike.
2. Students will learn to use graphics, audio-visual aids and audience handouts in an effective manner.

COURSE CONTENTS:

Parts of Speech, Parts of Sentences, Clauses, Phrases, Capitalization ,Punctuation, Usage , Modifiers, Conjunctions, Figures of Speech, Proofreading, Pre-writing Skills, Graphic Organizers, Five Planning steps for effective message, Reflective Essays, Persuasive Essays, Compare-Contrast Essays, Literary Analysis, Library Skills , Reference Book Skills, Creative Writing, Letter Writing, bad news, good news, Resume, Emails and applications, Short story writing , 7 Cs of communication , Effective reading skills development, Book reading, Research paper reading,

Introduction to communication , Effective presentation skills , Public Speaking Skills, Persuasive Speeches.

SUGGESTED READINGS:

1. Murphy, Effective Business Communication, 7th edition Hand Outs.

BBF-308

FINANCIAL ACCOUNTING II

3(3-0)

COURSE OBJECTIVES

The primary aim of Financial Accounting is to provide students with an introduction to the process and function of financial reporting. Whilst a large proportion of the course is aimed at understanding accounting as a process, taking a preparers' perspective, we will also seek to develop an understanding of the importance of the role of accounting in today's society.

INDENTED LEARNING OUTCOMES:

After studying this course student will be able to understand:

1. Accounting for merchandising activities.
2. Accounting for Financial assets.
3. Accounting for Plant Assets and Depreciation.
4. Accounting for Liabilities.
5. Accounting for stockholder's Equity (Paid in Capital)
6. Accounting for income and changes in retained earnings.
7. Construction of Cash Flow Statement.
8. Financial Statement Analysis.

COURSE CONTENTS:

Accounting Concepts: GAAP, Professional Judgment and Ethical Conduct, The Consistency Principle, The Disclosure Principle, Materiality Principle and setting new Accounting Standards; International Accounting Standards-Overview.

Accounting for Merchandize business, Classified Balance Sheet, Simple and Multiple Income Statement;

Design of Accounting System: The Company Information needs, Basic Functions of Accounting System, Special Journals, Controlling Accounts & Subsidiary Ledger Accounts, Data Base Systems, and Internal Control;
Accounts Receivable, Notes Receivable, Inventories and Cost of Goods Sold, Ending Inventory Cost Computation Methods;
Liabilities: Definite and Estimated Liabilities, Loss Contingencies and Payrolls;
Corporation: Stockholder's Equity statement, Measuring Corporation Income Reporting unusual Items, Earnings Per Share, Cash Dividend, Treasury Stock, Stock Split;
Measuring Cash Flows: Statement of Cash Flows and Classification of cash flows, preparation of Cash Flows.

SUGGESTED READINGS:

1. Williams, Haka, Bettner: Financial & Managerial Accounting, Latest Edition, Prentice Hall

BBA-310

Macro Economics

3(3-0)

COURSE OBJECTIVES

The "nuts and bolts" performance of any national economy is usually measured in terms of Gross National Product, Gross Domestic Product, and the levels of inflation and unemployment. This unit will cover the components of gross income measures and the costs of inflation and unemployment. Students will learn to distinguish between nominal and real values, and how to use price indices to convert nominal magnitudes into real magnitudes. As the course moves from static descriptions to dynamic models, we will discuss the actual levels of inflation, unemployment, GNP and GDP in the United States.

INDENTED LEARNING OUTCOMES:

1. Analyze the components of the Circular Flow Diagram and use it to explain how a single purchase can influence all the Macro flows in the country
2. Describe the purpose of National Income Accounting
3. Define Gross National Product, Gross Domestic Product, Net National Product, National Income, Personal Income, and Disposable Income
4. Explain how we measure GNP and GDP
5. Explain what Goods and Services are counted in GNP and GDP as Consumption, Investment, Government Expenditures, and Net Exports
6. Compute GNP, GDP, NI, PI, and DI when given National Income Accounting data
7. Compute GNP and GDP using both the Income and Expenditure methods
8. Describe the purpose of a Price Index
9. Explain how a Price Index is calculated
10. Use a Price Index to calculate the rate of Inflation
11. Distinguish between Demand-Pull inflation and Cost-Push Inflation
12. Describe the difference between Nominal and Real GNP

13. Explain how Unemployment is measured in the United States
14. Calculate Unemployment and Employment Rates from appropriate data
15. Differentiate between Frictional, Cyclical, Structural and Seasonal Unemployment
16. Describe the phases of the Business Cycle
17. Identify the phases of the Business Cycle when given the appropriate economic data

COURSE CONTENT:

Overview of Macro Economics, Measuring Economic Activity, Consumption and investment, Business fluctuations and the theory of aggregate demand, The Multiplier Model, Fiscal and Monetary policy, Money, Banking and Financial Markets, Unemployment, inflation and Economics policy, Business Cycle.

SUGGESTED READINGS:

Economics by Samuelson and Nordhaus.

BBF-312

INTRODUCTION TO BANKING

3(3-0)

COURSE OBJECTIVES

The goal of the course is to help students learn these basic principles and issues so well that they can thereafter understand and participate intelligently in discussions of banking matters, including monetary policy, banking regulation, interest rates, inflation and deflation. There is always plenty to learn about money and banking; the goal of the course is to give students a sound framework on which to build their continued learning.

INDENTED LEARNING OUTCOMES:

After the successful completion of this course, students will be able to:

- understand origin and growth of commercial banks.
- understand conventional banking and accounts of customer.
- Learn to Retail banking and different products of retail banking.
- Learn to Islamic banking.
- Learn to negotiable instruments and endorsement.
- understand letter of credit, central banking and state bank of Pakistan.

COURSE CONTENTS:

Evolution of Banking, Modern Banking, Development of Modern Banking, Banking in Pakistan, Types of Banks. what is Branch, Organogram of a typical branch, Branch Manager, Branch operations Manager, chief teller, Trade officer. Different Types of Accounts, Account opening procedure and documentation regular, Account opening procedure for visually impaired person, Opening of Foreign currency Account, Remittance, lockers. commercial banks and retail banks, bank loan products. Lending/investment under Islamic modes of financing sale and buy back agreement. what is Banker, customer, Rights and duties of banker and customer, functions of banker, explain the concept of banker customer relationship, define the contractual relationship and explain its main features, list and explain the obligations of bankers and

customers, Account relationship establishment walk in and solicited customers and establishing customers credentials, walk in customer, solicited customer, account opening basis for people, companies, customer due diligence (CDD)/ Know your customers (KYC). Negotiable instruments and bills of exchange, Negotiable instruments, Types of negotiable instruments, functions of negotiable instruments. Cheque, types of cheque, parties involved in the process of cheque payment, basic attributes of a cheque, Holder, holder in due course, payment in due course. payment of cheques, procedure for payment of cheque in cash, in transfer, in ward, clearing. crossing on cheque, clearing services, endorsement. what is letter of credit. types of letter of credit. importance of letter of credit. what is central banking system. functions of central bank. monetary policy. role of central bank. state bank of Pakistan. functions of SBP. Role of SBP in economic development. Nationalization of banks and privatization of national banks. functions of commercial banks. Money Laundering, Banking Mohtasib

SUGGESTED READINGS:

1:Published by "The Chartered Institute of Bankers in Scotland"Written by Colin Watson BA, FCIBS
Verified by Stuart Waterson MCIBS, Airdrie Savings Bank.

2: Branch Banking by "The institute of Bankers Pakistan" CHARTERED BANKER.

Semester 3rd

BBA-401 INTRODUCTION TO MANAGEMENT 3(3-0)

COURSE OBJECTIVES

This is an introductory course about the management of organizations. It provides instructions on principles of management that have general applicability to all types of enterprises; basic management philosophy and decision making; principles involved in planning, organizing, leading, and controlling; and recent concepts in management. The principles learned in this course will allow the student to effectively work with and through others in an organization. The course will also encourage the students to explore and inquire the applicability of western management principles and theories in local settings. Besides, the course will discuss the Islamic perspective of managing businesses and organizations.

INDENTED LEARNING OUTCOMES:

This course will cover the basic managerial functions of planning, organizing, leading, and controlling, We will also try to learn the evolution and best practices which are been used in today's modern era.

At the conclusion of this course, the student should be able to:

1. Hold informed conversations with functional specialists and understand how to draw effectively on their expertise in managing organizations.
2. Understand the relevance of the western management principles and theories, for local settings.
3. Understand the Islamic perspective of managing businesses and organizations.
4. Apply course concepts and theory in a practical context.

5. Integrate several of the disciplines studied
6. Demonstrate empirical investigative skills by producing an in-depth analysis of a management situation usually presented through case studies, resulting in recommendations for a programme of action.
7. Recognize the need to take a holistic approach to performance improvement rather than a narrowly functional approach.

COURSE CONTENTS:

Introduction to Management ,Organization, The management Process, The History and evaluation of Management, Organizational theories and different approaches to management, The organizational Culture and the Manager, the external environment and manager, The internal environment and the manager, Foundations and basic elements of Planning, Process of planning and MBO, Effective strategic planning, Decision Making, The manager's role as decision maker, Decision making process, Basics of Strategic Management, Case of Strategic Management, Strategic management process, Organizational Structure, Types of organizational structures, Human Resource Management, HRM processes, Motivation its theories, Current issues in Motivation, Team work and Group Behavior, Case of team and team work, Leadership and its characteristics, Leadership styles and behaviors, The process of Control, The Control Standards, Case of controlling, Staffing.

SUGGESTED READINGS:

5. Principles of Management by Robbins 10th edition
6. Fundamentals of Management by Robbins & Decenzo
7. Human Resource Management by David Decenzo

BBF-403

BUSINESS COMMUNICATION

3(3-0)

COURSE OBJECTIVES

The main objective of this course is to provide students write, proofread and revise common business communications. Identify proper types of messages, the purpose for writing, steps in the writing process, how to adapt to the audience and choosing the best delivery channel. Recall the best practices for business communication while recognizing the importance of non-verbal cues, effective listening and workforce diversity. Identify good speaking skills and the technique.

INDENTED LEARNING OUTCOMES:

After the successful completion of this course, students will be able to:

- Develop an understanding of the communication process.
- Develop skill in applying planning and writing techniques to the solution of business problems.
- Analyze business communication situations and produce letters in language and style appropriate to specific situations.
- Produce a report based on original comprehensive documentation.
- Demonstrate the ability to communicate effectively through oral communication.

COURSE CONTENTS:

Importance and benefits of effective communication, Types of communication, Communication model, How to make communication effective, Barriers to effective communication. (The seven C's of Effective Communication) Completeness, Conciseness, Consideration, Concreteness, Clarity, Courtesy, Correctness. E-mail, Other communication Technologies. (The process of preparing the effective business messages) Planning steps, Basic organizational plans, Beginnings

and endings. Business letters, Memorandums, Special time saving message media, Good news and neutral messages, Bad news messages, Persuasive written messages. Short reports, Long (formal) reports, Proposals. Strategies for improving oral presentations, Strategies for reducing stage fright, Strategies for improving listening skills. Strategies for successful business and group meetings. The job application process the written job presentation. The job application process interviews and follows up. Essay writing.

SUGGESTED READINGS:

1: effective business communication by HERTA A. MURPHY 7th edition

BBF-405

BUSINESS STATISTICS

3(3-0)

COURSE OBJECTIVES:

The main objectives of the course are to enhance students competency in application of statistics to solve business management problems and to improve their level of quantitative sophistication for further advanced business analysis.

INDENTED LEARNING OUTCOMES:

At the conclusion of this course, the student will be:

1. Data description and data presentation in a business environment;
2. Measures of Central Tendency
3. Measure of Relative Dispersion
4. Use of index numbers
5. Basic probability concepts and probability distributions as an aid to business decision making.

COURSE CONTENTS:

Introduction, Data Analysis, Data Summarizing: Frequency Distributions, Data summarizing: Measures of central tendency and variability, Measures of Dispersion, Moments skew ness, Simple linear regression and correlation, Index numbers. Probability, Discrete probability distributions, The normal distribution and other continuous probability distributions

SUGGESTED READINGS:

1. Earl K. Bowen & Martin starr: Basic statistics for Business and Economics

2. Prof. Sher Muhammad Chaudhry: Introduction to Statistical Theory, part-1

BBF-407

Introduction to Business

3[3-0]

COURSE OBJECTIVES:

The main objectives of the course are to enhance students competency to understand the business forms, types, starting, running and winding up businesses.

INDENTED LEARNING OUTCOMES:

At the conclusion of this course, the student will be:

1. Understand sole proprietorship.
2. understand partnership
3. understand companies.

Course Contents

Introduction to Business The problems of Business
The Economic Setting of Business Ownership Introduction to Market and Marketing
Approaches to Study Marketing Introduction to Economics (definition and Scope of
Economics) Basic Concepts of Financial Management Basic Concept of Financial
Accounting Introduction to Management Main Functions of Management Introduction
to Personnel Management and its Functions

Suggested Readings:

1. Introduction to Business By Brown/Petrelod
2. A Practical to Business By Koonts and Flums
3. Fundamentals of Business By Askari Zaidi

BBF-409

COST ACCOUNTING

3(3-0)

COURSE OBJECTIVES

The Course deals with examining Cost Accounting as a tool for providing information for manufacturing, internal reporting, external reporting as well as for managerial decision making. The broad course objectives are to help students to understand the central concepts of Cost Accounting, the methods of conducting data analysis preparation of reports for managerial decision making.

INDENTED LEARNING OUTCOMES:

After studying this course student will be able to understand:

1. The importance of Cost Accounting as a first step in the Manufacturing process.
2. Cost Accounting and explain its purpose within an organization.
3. The steps involved in the Accumulation of Total Cost in different departments.
4. Financial accounting and Cost Accounting.
5. Cost data for the decision making of the higher management.
6. Product costing preparation and process costing analysis.
7. Cost of production and cost of goods sold statements for onward reporting to financial statements.

COURSE CONTENTS:

The nature and purpose of management accounting, Source of information , Presenting information, Types of cost and cost behavior, Accounting for inventory, Accounting for labor, Accounting for overheads, Marginal and absorption, Job, batch and process costing, Service and operations costing, Alternative costing principles, Forecasting techniques, Budgeting, Capital budgeting, Standard costing, Performance measurement techniques, Performance measurement techniques in specific situations, Spreadsheet Usage.

SUGGESTED READINGS:

1. Management Accounting [F2--- ACCA] Kaplan Publishing
2. Matz Usry latest Edition, Cost Accounting: Planning and Control
3. Management Accounting [F2--- ACCA] BPP Publishing
4. Cost accounting --- Charles T. Horngen [14th Edition]

Semester 4th

BBF-402

Business and Commercial Law

3(3-0)

COURSE OBJECTIVES:

The course basically deals with the introduction of those commercial laws which are directly or indirectly related to Business. It includes a short study of contract law, partnership Act, companies ordinance and Negotiable instrument. The emphasis in this course is to introduce the students with the basic concepts of conventional business law and its implementation in the contemporary financial institutions. The course is outlined in such a way to show the basic philosophy of conventional Business Law along with some example from case study.

INDENTED LEARNING OUTCOMES:

At the conclusion of this course, the student will be:

To provide basic philosophy of conventional Business Law so to enable a student to critically analyze these laws with those present in other legal system.

At the conclusion of this course, the student will be:

1. To know about the basic concepts of conventional business law.
2. To know about basic aspect of conventional Business Law
3. To explain that how such different aspects can be practically applied in the modern market
4. Can determine various hurdles in the way of implementation of such Laws in the modern market
5. Can put forward some suggestion that how such hurdles can be removed
6. Can describe easily advantages of conventional Business Law in the business activities
7. Can describe disadvantages of conventional Business Law
8. Can determine that how business can be made profitable in the eyes of philosophy of such Laws
9. Can compare the conventional Business Law with other conventional business laws

COURSE CONTENTS:

Law of Contract; Definitions, Communication, Acceptance and Revocation of proposal. Essentials of valid contract, performance of the contract, Discharge of contract. Breach of contract. Damages for breach of contract. Law governing indemnity, guarantee, Bailment and agency. The Law of Sales of Goods; The formation of this contract, Effects of the contract, Performance of the contract, Rights of unpaid seller against the goods, Sale by auction, Breach of contract. Law Governing Partnership; Definitions, Types of Partnership: Essential elements of partnership, Registration of partnership firms, Partnership becoming illegal, Partnership distinguished from company, Partnership distinguished from private company, Partnership distinguished from co-ownership, Partnership agreement, Rights and liabilities of the members of partnership firm, Personal profit earned by partnership, The property of the firm, Implied authority of a

partnership, Principles of holding out, Minor as a partner, Reconstitution of a firm, Dissolution of partnership, Rights and obligations of partners after dissolution of partnership. The Law of Negotiable Instruments; Definitions, characteristics of a negotiable instrument, Notes, bills and cheques, Parties to instruments, Negotiation. Endorsement liabilities of parties, Payment, discharge from liabilities, Dishonour of instrument liabilities of parties. Payment, discharge from liabilities. Dishonour of instrument. Notice and protesting.. acceptance and payment for honour. Compensation and presumptions. Factories act, industrial relations ordinances and payment of wages act.

SUGGESTED READINGS:

1. Khawaja Amjad Saeed: Mercantile and Industrial Law in Pakistan
2. I.R. Hashmi: Mercantile Law-Relevant Acts and Ordinances

COURSE OBJECTIVES

The goal of the course is to help students learn these basic principles and issues so well that they can thereafter understand and participate intelligently in discussions of banking matters, including monetary policy, banking regulation, interest rates, inflation and deflation. There is always plenty to learn about money and banking; the goal of the course is to give students a sound framework on which to build their continued learning. Moreover understand the evolution of money from barter, and money's essential role in economic order and economic progress. We will examine the evolution of banking institutions such as banknotes, checking, and clearinghouses, and study the essential role of the interest rate in coordinating saving and investing. We will look closely at the theory and practice of central banking today, including the details of how the central bank control the money supply and how it may respond to the political pressures it feels.

INDENTED LEARNING OUTCOMES:

After the successful completion of this course, students will be able to:

- To understand the Financial system and components of Financial system.
- Money, How barter system replaced with money. Types of money.
- Steps that can be taken by the Govt. to control the inflation.
- understand origin and growth of commercial banks.
- understand conventional banking and accounts of customer.
- Learn to Retail banking and different products of retail banking.
- Learn to Islamic banking.
- Learn to negotiable instruments and endorsement.
- understand letter of credit, central banking and state bank of Pakistan.
- Financial Markets.
- Financial Instruments.

COURSE CONTENTS:

Barter system, Money, Types of Money, Advantages of different types of money. Functions of money. Forms of money. Value of money. Evolution of Banking, Modern Banking, Development of Modern Banking, Banking in Pakistan, Types of Banks. what is Branch, Organogram of a typical branch, Branch Manager, Branch operations Manager, chief teller, Trade officer. Different Types of Accounts, Account opening procedure and documentation regular, Account opening procedure for visually impaired person, Opening of Foreign currency Account, Remittance, lockers. commercial banks and retail banks, bank loan products. Lending/investment under Islamic modes of financing sale and buy back agreement. what is Banker, customer, Rights and duties of banker and customer, functions of banker, explain the concept of banker customer relationship, define the contractual relationship and explain its main features, list and explain the obligations of bankers and customers, Account relationship establishment walk in and solicited customers and establishing customers credentials, walk in customer, solicited customer, account opening basis for people, companies, customer due diligence (CDD)/ Know your customers (KYC). Negotiable instruments and bills of exchange, Negotiable instruments, Types of negotiable instruments, functions of negotiable instruments. Cheque, types of cheque, parties involved in the process of cheque payment, basic attributes of

Scheme of Studies BBA B&F

a cheque, Holder, holder in due course, payment in due course. payment of cheques, procedure for payment of cheque in cash, in transfer, in ward, clearing. crossing on cheque, clearing services, endorsement. what is letter of credit. types of letter of credit. importance of letter of credit. what is central banking system. functions of central bank. monetary policy. role of central bank. state bank of Pakistan. functions of SBP. Role of SBP in economic development. Nationalization of banks and privatization of national banks. functions of commercial banks. overview of the financial system. structure of the financial system Money markets, Mutual funds, Capital markets, Financial instruments, Money market instruments, Capital market instruments. Yield, Risk Evaluation and benefits for investors. Financial sector reforms.

SUGGESTED READINGS:

1: Monetary Theory by M.L JHINGA.

2: MISHKIN FREDERIC S. (2007). THE ECONOMICS OF MONEY BANKING AND FINANCIAL MARKETS.

3: Published by "The Chartered Institute of Bankers in Scotland" Written by Colin Watson BA, FCIBS Verified by Stuart Waterson MCIBS, Airdrie Savings Bank.

4: Branch Banking by "The institute of Bankers Pakistan" CHARTERED BANKER.

COURSE OBJECTIVES

The main objective of this course is to provide students with the required skills for effective and efficient management of Human resources. The course covers the practical aspects of working with and through other people.

INDENTED LEARNING OUTCOMES:

After the successful completion of this course, students will be able to:

- Know the importance of human resource for an organization and its effective management.
- Signify the importance and procedure for hiring right person for the right job.
- manage careers effectively.
- measure and manage performance.
- Establish motivational environment.
- Ensuring a disciplined and safe environment.

COURSE CONTENTS:

Introduction to HRM, strategic implication of dynamic HRM environment, Equal employment opportunity, employee rights, HR communications, HR Planning and Job analysis, Recruitment and selection, socialization and orientation, Development of employees, Career management, Establishment of performance management system, establishing rewards and pay plans, employee benefits, ensuring a safe and healthy work environment, Negotiation and conflict management.

SUGGESTED READINGS:

- David A DeCenzo and Stephen P Robbins : Fundamentals of Human Resource Management.

BBF-408

FINANCIAL MANAGEMENT

3(3-0)

COURSE OBJECTIVES

The broad objective is to equip the students with basic concepts of finance. Business decisions are ultimately measured in financial terms; as such understanding of the core concepts of finance will provide a foundation for further study and knowledge and will help in future career opportunities. Additionally, some of the basic quantitative techniques and analytical tools learned in the process will help the students in taking financial decisions in an organizational framework.

INDENTED LEARNING OUTCOMES:

After studying this course the student will be able to understand:

8. Demonstrate an understanding of global competition
9. The concept of wealth maximization
10. Importance of time value of money
11. Value diversity and its impact on business
12. Understand the stock market
13. Liquidity and operation of business and working capital
14. Capital budgeting
15. Risk and return concept

COURSE CONTENTS:

Role of Finance Management, Goal of firm, value creation, Agency problems, social responsibility, stakeholders, Finance Management Function, Financial assets, discussion questions, Time value of money, simple and compound interest, PV and FV, Annuities, Perpetuity, ordinary annuity, Annuity due, Compounding more than once a year, Continuous compounding, Nominal and effective rates, Amortizing a loan, computer application for PV, NPV, FV, Amortization of loans. Valuation of long-term Securities, Distinction among valuation concepts, Bond valuation, Common stock valuation and preferred stock valuation. Risk and return, standard deviation, Coefficient of variation, Attitude toward risk, Risk and return in portfolio context, Diversification, Capital Asset pricing model, Characteristic Line, Systematic Beta. Capital Budgeting and Estimating Cash Flows, capital budgeting decision process, Generate project proposals within the firm, determine initial, interim, and terminal period after-tax incremental operating cash flows, sunk costs, opportunity costs, Capital Budgeting Techniques, NPV, Pay Back period, IRR and PI, Potential difficulties in Capital Budgeting, Rank Problems, Working capital Management, working capital issues, Hedging Approach, short versus long-term financing, Risk and profitability. Cash and Marketable Securities Management, reasons (or motives) for holding cash. Speeding up the collection of accounts receivable and methods for controlling disbursements Concentration Banking, Playing the float, Control disbursement, outsourcing, Account Receivable Management, Inventory Management, Short term Financing: Spontaneous financing, Negotiated financing, Line of credit, Risk and return, standard deviation, Coefficient of variation, Attitude toward risk, Risk and return in portfolio context, Diversification, Capital Asset pricing model, Characteristic Line, Systematic Beta.

SUGGESTED READINGS:

4. Fundamental of financial management 13th edition, James C. Van Horne and John M. Wachowicz, Jr,
5. Principle of Managerial Finance 10th edition Dr Edith Gitman
6. Financial Management theory and practice 11th edition EUGENE F. BRIGHAM AND MICHAEL C. EHRHARDT

BBF-410 INTRODUCTION TO MARKETING

3(3-0)

COURSE OBJECTIVES

This course is designed to introduce the foundations of marketing as they relate to the whole business enterprise. This course will focus on developing an understanding of key marketing concepts.

The objective of this course specifically, is to enhance the conceptual knowledge of marketing as applicable to decision making process with a focus on tactical marketing mix decisions. further it will provide the student with a comprehensive framework to evaluate marketing decisions and to create successful marketing initiatives. The course will therefore provide an understanding the principle of marketing in relation to the product and services including the planning process, organizing the marketing functions, implementing the marketing decision keeping in the mind the ethical, legal & societal consideration.

INDENTED LEARNING OUTCOMES:

After the successful completion of this course, students will be able to:

- Understand the market place and consumers.
- Understand the elements in marketing mix and their application in marketing decisions.
- Outline the functions of marketing communication.
- Discuss social responsibility and ethics in marketing
- Understand the importance of customer relationship in marketing and the creation of the customer value

COURSE CONTENTS:

Introduction to marketing, Marketing environments, Marketing & Strategy, Marketing decision, Customer Markets & consumer buying behavior, Business Marketing, Segmentation, targeting & positioning, Product, services & Branding strategy, New product development * product life cycle strategy, Pricing product, Retailing & wholesaling, Integrated marketing communication strategy, Advertising ,sales promotion and public relations

SUGGESTED READINGS:

- 1 Philip Kotler, Principles of marketing(Latest edition)
- 2 David Jobber, , Principles of marketing(Latest edition)
- 3 Jerom McCarthy & William, D.Pareanthe, Basic Marketing(Latest edition)

Semester 5th

BBF-501

Business Ethics

3(3-0)

COURSE OBJECTIVES

The main objective of this course is to provide students with the Knowledge about basic ethical concepts, principles, to enhance understanding and use of ethics in solving moral dilemmas.

INDENTED LEARNING OUTCOMES:

After the successful completion of this course, students will be able to:

- Management of ethical issues.
- Negotiate and manage the conflicts.
- learn social responsiveness.
- develop corporate policies keeping in view ethical standards.
- understand psychological impact of ethical and unethical behavior.

- **COURSE CONTENTS:**

Ethics in business and environmental dimensions affecting business ethics, unethical business practices, moral immoral and amoral management, myths associated with business ethics, analyzing the gaps between today's and early periods ethical and unethical practices in business, rights and responsibilities of employee and employer, corporate responsibility, theories of ethical conduct, ethical leadership, establishment of business ethics, causes of ethical compromises in business, ethical decision making approaches, stages of moral development and impact of ethical and unethical influence on it, ethical dilemmas faces by the management, ethical stakeholder management and the relevant approaches, issue management approaches, crisis management approaches, managing morality in global environment and the dark side of globalization, discrimination, EEO, whistle blowing versus organizational loyalty, managing moral responsibilities in the market place.

SUGGESTED READINGS:

Joseph W. Weiss: Business Ethics

BBF-503

BANK AUDITING

3(3-0)

COURSE OBJECTIVES

The main objective of this course is to provide students with the understanding of Auditing as systematic and scientific examination of accounting records to ensure that they present a true & fair view of state of affairs of the business as reflected by its financial statements. It is a critical review of the system of accounting and internal control. It is done to add reliability to financial information that is useful in business decision making and ensure authenticity of financial statements that is useful for stakeholders.

INDENTED LEARNING OUTCOMES:

After the successful completion of this course, students will be able to:

- Demonstrate a complete understanding of auditing principles, procedures, techniques, methods and their application in banking industry.
- Internal audit functions,
- compliance, regulatory issues and its application in banks,

COURSE CONTENTS:

Basic banking terminology, functions, activities, Principal Agent problem, Auditing defined, Features, Objectives, True & Fair view, Detection of frauds & errors, expression of opinion, Audit Planning, Internal Audit of banks, Audit of Deposits, Audit of Advances, Audit of Income & Expenses, Internal Controls, Regulatory Issues, Inspection by regulator, External Audit, Appointment, Rights, duties & liabilities of auditor, Audit Reports, Information System Audit, Code of corporate governance-auditing aspects, International Auditing Standards.

SUGGESTED READINGS:

1. Khawaja Amjad Saeed. *Advanced Auditing*. (Latest Edition)
 2. Hayes, Dassen, Schilder. *Principles of Auditing* Second Edition. Prentice Hall
 3. Kamal Gupta & Ashok Arora. *Fundamentals of Auditing*. Tata McGraw Hill New Delhi
- Prudential Regulations of SBP

BBF-505 ORGANIZATIONAL BEHAVIOR

3(3-0)

COURSE OBJECTIVES

THE prime objective of this course is to help the student understand individuals, teams, organizational cultures and their influence on employ behaviors. it will be highly interactive coarse where class participation will be highly encouraged. We will try to provide a seminal experience for future use in professional development.

INDENTED LEARNING OUTCOMES:

After the successful complication of this course, students will able to:

- Understand the components off individual behavior and group behaviors in the organizational context
- Understand the relevance of the OB theories & practices, emphasized by western text, in local settings.
- Understand the cause of job dissatisfaction and stress as well as methods of improving job satisfaction and dealing with stress
- Analyze the impact of individuals & team behavior on organizational productivity.
- Evaluate the impact of organizational structure, design, culture & change.
- Synthesize various theories of motivation and leadership and understand their application to workplace.

COURSE CONTENTS:

Organizational Behavior (OB) is an interdisciplinary field drawing from numerous disciplines including psychology, sociology, anthropology, economics, organization theory, statistics and many others. Effective management of human resources within organization requires an understanding of various behavior and processes .Managers need to know why people behave as they do in relation to their jobs ,their work groups and their organizations. this knowledge of individuals' perception , motivation attitudes and behavior will enable managers to not only understand themselves better but also to adopt appropriate managerial policies and leadership styles to increase their effectiveness.

The focus of instruction will move progressively through the individual, group and organizational level s of behavior and will examine the interrelationships of behavioral phenomena among these levels .additionally, concepts such as motivation, communication and leadership and their relevance to organizational behavior will be examined in detail. The course is also designed to help the student S understands If western organizational behavior theories and practices have any relevance to the local settings.

SUGGESTED READINGS:

Robbins ,P.S., & Judge, T.A.(2009). **ORGANIZATIONAL BEHAVIOR** 13th ed.

BBA-507

Central Banking

3(3-0)

COURSE OBJECTIVES

Increasingly, the monetary policy decisions of central banks around the world are seen as crucial for outcomes in global financial markets. In major economies, such as the USA, Japan, the EU, the UK and others, central banks focus on setting short-term interest rates. Their decisions to adjust interest rates have enormous and closely watched impacts on stock markets, bond markets, and banking markets. The first part of this course will focus on understanding how central banks use their powers, the macroeconomic theory that underlies the decision making of central banks and their effect on the economy and financial markets.

INDENTED LEARNING OUTCOME:

The objective of the course will be to use the: 1) solid foundation in economic theory; and 2) mathematical and quantitative skills; that they have acquired in previous economics coursework to the analysis of the different tasks of central banking.

COURSE CONTENTS:

Introduction about Central Banking, Structure of central bank, The federal reserve system, Origins of the federal reserve system, Member bank / formal structure of federal reserve system Board of governors of the federal reserve system, Federal open market committee (FOMC), The FOMC Meeting, Structure & Independence of foreign central banks, Bank of Canada /bank of England/ bank of Japan, Function of a central bank /regulator of currency, Banker, fiscal agent & Adviser to the government, Custodian of cash Lender of the last resort/ clearing house , control of credit reserve of commercial Custody & Management of foreign exchange reserve, Method of credit control/ objective of credit control, Open market operation/ limitation of open market operation, Open mark Selective Credit Control / Regulation of Marginal Requirements Vs Bank Rate Policy, Variable reserve Ratio / Limitation of Variable Reserve, A suitable internal rate policy / Debt Management, Solving the balance of payment problem, Inflation & deflation / Meaning of inflation, Structure of state bank of Pakistan Monetary Policy/objective of monetary policy, Scope of monetary policy in depression/inflation, Role of monetary policy in a developing economy, Principle of Membership /organization/Capital structure/ other activates Note issue, System of note issue, The international monetary fund/introduction.

SUGGESTED READINGS:

Monetary Theory by M.L JHINGA , Mishkin, Frederic S. (2007). The Economics of Money, Banking, and Financial Markets & also consult web side SBP.org.pk

BBF-509

RISK MANAGEMENT

3(3-0)

LEARNING OBJECTIVES:

After studying this course, the students will be able to:

1. Learn different categories of risk exposures at corporate level.
2. Learn about investment exposure with reference to risk and return.
3. Learn about different tools for managing risk exposures.

COURSE CONTENTS:

Risk, Concept of Risk, Risk classifications, General, Types of investors according to Risk taking tendency, investment sectors. The CAPM (capital asset pricing model) Assumption of model, Equation, Graph. The Characteristics line, Beta, an index of systematic risk, Risk diversification. Un-Systematic Risk, Diversifiable Risk, Graphic Representation. Required Rate of Return and SML (Security Market Line), Graphic Representation. Using data on SML as benchmark for proxy, future decision making, International credit Rating Agencies. Required Rate of Return and Expected Rate of Return comparison in Market Equilibrium. Challenges to Capm model. Different researcher's point of views. Different studies. Arbitrage pricing theory, Two factors Model, Actual Return and Expected Return; Multifactor effect. investor risk attitude and Security's return/ Critical issues, Stephen A. Ross APT focus that even with same reaction coefficient, two securities may have different returns. CAPM Model and Arbitrage pricing theory model comparison. Most important reasons of Comparisons.

Tools for Financial Risk Management., Derivatives, Forward and Future contracts, Options: call and put, Payoff from call and put options. Market players, Option classification, Option pricing. Option Greeks (Delta, Gamma, Vega, Theta, and other Greeks). Basic Trading Strategies using options: Covered Call, Reverse of Covered Call. Protective Put Strategy, Reverse of Protective put. Bull Spreads, Bull Spread using put options. Difference between Bull Spreads created using Calls and Puts. Neutral and Volatile Strategies: Straddle and Strangle. Butterfly Strategies. Delta Neutral Strategies, Swaps, Reasons for Swaps deals, Interest rate Swaps and Currency Swaps. Credit Derivatives and Credit ratings. Financial statements, introduction, Their application in monitoring and Risk Rating of loan accounts (Ratio analysis as a basis of creditability check.). Ratio Analysis. (Activity, Turnover, capitalization Ratios. Financial Creditability of credit Applicants: Profitability Ratios, Debt Service and Coverage Ratios. Methods and Devices to window-dress financial statement-Income Statement manipulated figures. Credit Monitoring Techniques for Risk Management. Steps. Goals and objectives stages, Network techniques.

SUGGESTED READINGS: _

01. Credit Risk Management, by S.N. BIDANI, Dy. General Manager (RETD), P.K. MITRA.
02. Financial Risk Management. by Dun and Bred Street.
03. Investment. by Charles P. Jones.

BBF-511

FINANCIAL STATEMENT ANALYSIS

3[3-0]

LEARNING OBJECTIVES:

After studying this course, the students will be able to:

- 1.Learn about different analytical techniques for financial statements.
have analytical abilities for assessing the financial strength,weakness,threats,and opportunities of any business concern.
- 3.have exposure of comparability of different investment opportunities,offered by different organizations in public and private sectors,on the basis of their financial strength and creditability.
- 4.Subject has great practical importance.

Course outlines

Introduction to Financial Statement and other Financial Reporting topics..Introduction to Financial statement analysis techniques.

.Consolidated statements.Balance sheet considerations..Accounting for business combination.basic elements of balance sheet.

balance sheet presentation..problem in.Income statement considerations.basic elements of income statement.

.Special income statement items.critical/analytical issues..Earning per share,Retained earning,Dividends and Stock splits.

.Liquidity of short term assets,related debt-paying ability..current assets,current liabilities and operating cycle.

.current assets and liabilities,Ratios calculation,comparison ,considerations.

.long-term debt-paying ability,income statement consideration..Balance sheet consideration.special items influence long term debt paying ability..Analysis of profitability,profitability measure,trend in profitability.

.Analysis for the investor.leverage and its effect on earning ratios.

.statement of cash flows.Basic elements of cash flow,procedures.Analysis of 3 consecutive financial statements of any I or two joint stock company.

Recommended books.

Financial Statement Analysis by Charles H Gibson.

Semester 6th

BBF-502

BANKING LAW AND PRACTICES

3(3-0)

COURSE OBJECTIVES

The main objective of this course is to provide students with the required skills and knowledge about banking and its instruments. The course covers the practical aspects of different bank departments and their functionalities. Furthermore, this will be very helpful for students to get familiar with the laws related to banking which are prevailing in Pakistan.

INDENTED LEARNING OUTCOMES:

After the successful completion of this course, students will be able to:

- Understand how banking has evolved and what the bases of modern banking were.
- Understand what are the key terms of banking.
- Learn different banking accounts, how to open them and what are the problems related to each of them.
- Differentiate between different instruments in banking.
- Understand different functionalities of the bank and the procedure about each.
- Understand banking as a trainee officer.

COURSE CONTENTS:

Introduction to bank, banking history Banking evolution Banking history in Indo-Pak, Banking definition according to company ordinance 1962. The difference between Laws and Practices, Definition of negotiable instruments according to the negotiable instrument act 1881. Different types of banks. Banker's Fund, bank's capital, reserves, liquid assets and deposits and their types, Law of limitation, term deposit in joint names, and uses of different funds. Banker customer relationship. Types of customers. Formulation of banker customer relationship. Rights of customers, Duties of customer and rights of banker, Duties of the banker. Rights of the banker and how and when it can be used, Customer account general. Customer account special. Definition and types of cheques. Requisites of a cheque, Parties to the cheque. Different scenarios for cheque payments. Bouncing of a cheque and the reasons due to which a cheque remains unpaid. Indorsement definition according to law, classification of indorsements, Principles of indorsements and forms of indorsements with examples. Crossed cheques and their payment & collection. Clearing banker's responsibilities and the process of clearing. Other banking instruments, bank notes, dividend warrants. Postal orders. Interest warrants & coupons, Traveler cheques, letter of credit. Principles and forms of lending. Types of advances, Classification of loans and advances. Securities for advances. Prudential regulation given by state bank of Pakistan.

SUGGESTED READINGS:

1. Banking law and practices by Israr H. Siddiqui
2. Prudential regulation, contract act, and laws related to banking.

COURSE OBJECTIVES

This course is designed to give an overview of the principles and methods of business research: identification of research question, development of theoretical framework and model, securing the respondents, making a test investigation, sampling, collecting data, types and errors of collected data, tabulating and analyzing the information, interpreting the findings and stating the conclusion through a series of class projects. Practical experience is offered to the students on how research techniques and procedures are applied to solve the business problems. This course is also designed to encourage the students to explore the application of theories that have been predominantly developed in Western cultures by using different research method techniques. An understanding of the relevance of Western research for local practice would help students to explore various business related problems and their plausible solutions from indigenous perspective.

INDENTED LEARNING OUTCOMES:

At the end of this course, the students should be able to:

1. Recognize the importance of research as a first step in Business Studies.
2. Translate basic/applied business issues into appropriate academic research questions.
3. Understand the links between the issues being investigated and the method of investigation.
4. Understand the relevance of Western research in providing solutions to the local managers by investigating the dominant theories business education.
5. Understand the governing principles in the qualitative and the survey research traditions, the merits and limitations of each, and of their independent and supporting roles in business contexts.
6. Understand and apply the skills required to design and conduct research studies using qualitative and/or survey methods.

COURSE CONTENTS:

Introduction To Research, Scientific Investigation, The Research Process: The Broad Problem Area And Defining The Problem Statement, The Research Process: Theoretical Framework And Hypothesis Development, The Research Process: Elements Of Research Design, Measurement Of Variables: Operational Definition, Measurement: Scaling, Reliability, Validity, Data Collection Methods, Experimental Designs, Sampling, Quantitative Data Analysis, Quantitative Data Analysis Part 2: Hypothesis Testing, Qualitative Data Analysis, The Research Report & Final Research Project.

SUGGESTED READINGS:

1. Uma Sekaran, Roger Bougie: Research Methods for Business: Skill Building Approach, 5th Edition. Wiley
2. William G. Zikmund: Business Research Methods, 6th Edition

BBF-506

CORPORATE FINANCE

3(3-0)

COURSE OBJECTIVES

The main objective of this course is to provide students with the required knowledge of corporate finance and for using this knowledge efficiently and for using the concepts of these course applications which they need during their university study and future careers. It builds upon the knowledge and skills they acquired through their previous finance courses. The course covers different aspects of valuation techniques for stocks and bonds, role of finance managers, dividend policy of the corporate organizations, evaluating techniques for evaluating long term projects, emerging capital markets, cash flow analysis, making students understood about mergers and acquisition.

INDENTED LEARNING OUTCOMES:

After the successful completion of this course, students will be able to:

- Use different evaluation techniques for stocks and bonds
- Familiarize role of financial managers
- Learn to use advanced techniques of cash flow analysis
- Learn to evaluate long term projects
- Learn to understand capital markets
- Learn to understand mergers and acquisition

COURSE CONTENTS:

Introduction to corporate finance, the role of Financial Manager, business finance, the goal of the firm, risk, return and capital budgeting, valuing bonds, valuing stocks, net present value and other investment criteria, using discounted cash flow analysis to make investment decisions, project analysis, Corporate finance and lesson of market efficiency, capital structure and dividend policy, CAPM, critical analysis and application in Pakistan economy, cash flow analysis, probability distribution and expected value, mergers, acquisitions, convertibles, warrants, derivative securities.

SUGGESTED READINGS:

3. Richard Brearly & Stewart Mayers & Alan J. Marcus: Fundamentals of Corporate Finance 3rd edition
4. Richard Brearly & Stewart Mayers: Principles of Corporate Finance, McGraw Hill
5. Van Horne, J.C. and Wachowicz Jr.J.M. Fundamentals of Financial Management
6. Wrance J.Gitman, Principles of Managerial Finance
7. Ross, Stephen A. Westerfield, Randolph W. and Jordan, Bradford D., Fundamentals of Corporate Finance

BBF-508

Islamic Banking

3[3-0]

Objectives

1. Compare Islamic and conventional financial systems
2. Examine modes of financing used in Islamic banks
3. Analyze financial Instruments used in Islamic capital markets
4. Evaluate Shariah compliant equities

Intended Learning outcomes

1. After taking this course students should be able to:
2. Understand distinguishing features of Islamic Economic and Financial system
3. Identify non-Shariah compliant financial instruments
4. Prepare basic Shariah compliant financial contracts
5. Differentiate between Islamic and non-Islamic equity investments

Course content

Introduction and preliminary reflection on Islamic Economic and Financial System , Develop building blocks of Islamic Economic and Financial System, Understand the distinguishing features of Islamic Economic System and compare them to Capitalism and Communism, Understand the Islamic concept of Interest and its application to modern day banking, Evaluate the conditions for both binding and void Islamic sales contracts, Discuss the distinguishing features of Murabaha and its use on the asset side of Islamic banks, Islamic concept of partnership and its use on both the asset and liability side of Islamic banks, Examine the ideal nature of Musharkah and Mudarbah and analyze the impediments in their implementation, Analyze the liability side features of Islamic banks, Ijarah, Examine the distinguishing features of Salam and its use in agriculture financing. Also discuss the characteristics of Istisna and its application to project financing, understand how Islamic finance can be implemented in a secular legal setting, and analyze the impact of the sub-prime financial crisis on the Islamic financial industry, Future of Islamic Finance.

Suggested readings

Mufti Taqi Usmani, An Introduction to Islamic Finance (MTU).
Vogel, F. E. and Hayes, S. L. Islamic Law and Finance: Religion, Risk and Return (VH)
Dr. Mohammad Obaidullah, Islamic Financial Services (IFS)

BBF-510 PAKISTAN ECONOMY

3(3-0)

COURSE OBJECTIVES

This course is designed to introduce the foundations of Pakistan economy, that they must have to come to know about the current economic structure of Pakistan. And how the each sector is contributing in the development of Pakistan. What are the key areas on which attention must be given for the right growth of Pakistan.

The objective of this course specifically, is to enhance the conceptual knowledge of Pakistan economy's critical areas whose development is necessary for the real growth of economy. the students must have the knowledge about the current economic conditions of Pakistan. they must be well aware about the each sector's growth.

INDENTED LEARNING OUTCOMES:

After the successful completion of this course, students will able to:

- Understand the Pakistan economy
- Understand the critical key areas of Pakistan economy
- Providing information about the current position of pak economy
- Discuss all the policies which are necessary to make the country's current situation better.
- Understand the importance of key areas of economy such as industry & agriculture sector

COURSE CONTENTS:

The course contents will be included the followings

- **Agricultural Sector:**
 - Major crops, cash crops, cultivated area, irrigated and un-irrigated area and agricultural inputs
- **Industry:**
 - Small, medium and large scale industries, major industries, employment, capital output ratio and industrial policy and prospects

Population:

Population trend, birth rate, fertility rate, infant mortality rate, rural urban migration, male/female ratio, life expectancy and population pyramid

- **Education:**
 - Number of male/female educational institutions, student enrolment, teacher/student ratio, literacy ratio and education policy
- **Health:**
 - number of hospitals, doctors and paramedical staff; number of medical colleges, major diseases, access to clean water and sanitation

Services industry: Major services, hotels and motels, tourism and transportation

Foreign trade:

- Major imports and exports, commercial policy, tariffs and quotas, export subsidies and rebate, foreign exchange earnings and balance of trade

Scheme of Studies BBA B&F

- **Monetary Policy:**

- Role of State Bank of Pakistan in money supply, tools of monetary policy, open market operation, bank rate and required reserve ratio

- **Fiscal Policy:**

- Direct and indirect taxes, excise duty, government budget and government expenditure

Banking:

- Commercial banking, non-banking financial institutions, insurance companies, mutual funds, investment banks, consumer banking

- **Inflation:**

- Measurement of inflation, consequences of inflation, inflation and unemployment

Labor Force:

- Male/female, skilled/ unskilled, rural/urban self-employed/ employed labor force and manpower

- **GDP:**

- Measurement of GDP, composition of GDP, growth rate of GDP, per capita GDP and growth vs. development

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SUGGESTED READINGS:

- 1 A hamid shahid, Current issues of Pakistan(Latest edition)
- 2 Michal P Todaro, , Economic development(Latest edition)

BBF-512

SME FINANCE

3(3-0)

COURSE OBJECTIVES

The main objective of this course is to provide students with the understanding of credit and cash flow analysis as applicable to small and medium enterprises. Special emphasis is placed on SMEs with no financials at all, preparation of cash budgets and cash flow forecasts. Financing decisions to be based covering both qualitative and quantitative aspects of borrower to be discussed.

INDENTED LEARNING OUTCOMES:

After the successful completion of this course, students will be able to:

- Demonstrate a complete understanding of financing principles,
- Financial analysis of SMEs,
- Cash flow statement preparation and analysis,
- Credit appraisal of SMEs,

COURSE CONTENTS:

Introduction, Definition and classification of SME, SMEs in global perspective, SMEs in Pakistan, Qualitative aspects, Impediments in SME financing, peculiar aspects of SME finance, Financing principles, five Cs of credit analysis, PARTS, Business environment and competitive analysis, Industry life cycle, Porters five forces model, Ratio analysis, Cash Flow statement preparation and analysis, Collateral, qualities of collateral, forms of securities, credit proposal preparation, pricing of loans, credit monitoring, Prudential regulations for SMEs.

SUGGESTED READINGS:

1. Institute of bankers Pakistan.SME Banking.(Latest Edition)
Prudential Regulations of SBP

Semester 7th

BBF-603

Portfolio Management

3(3-0)

COURSE OBJECTIVES

The main objective of this course is to provide students to understand the basic concept of investment and to know the significance of portfolio in field of finance. In modern world financial institutions are more focused in asset management and financial maintenance of their investment. This course includes Portfolio management process, investment theories and assets pricing principles enable the investors to maintain their investment in efficient way.

INDENTED LEARNING OUTCOMES:

After the successful completion of this course, students will be able to:

- Understand the basic of investment process
- To know financial markets and financial assets
- To know basic concepts of portfolio management
- Learn to make optimal portfolio
- Understand the investment theories
- Implementation of Valuation model for long term securities
- Portfolio management in global context

COURSE CONTENTS:

Introduction and Historical Evolution of Investment Theory, The Theory of Interest, Portfolio Analysis, Factor Analytic Portfolios, Utility and All That, Exploring the Boundaries of the Investment Universe, The Capital Asset Pricing Model, Arbitrage Pricing Theory, The Valuation Process, Fixed Income Analysis and Evaluation of Investment Performance.

SUGGESTED READINGS:

- Charles P. Jones "Investment" (latest Edition)
- Luenberger, David G., Investment Science (Oxford U.P., 1998).
- Elton, Edwin J., Martin J. Gruber, Stephen J. Brown, and William M. Goetzman, Modern Portfolio Theory and Investment Analysis 6th (Wiley, 2003)

BBF-605

INTERNATIONAL BANKING

3(3-0)

COURSE OBJECTIVES

The main objective of this course is to provide students with the understanding of money & capital movements between countries arising out of financial transactions and cross border trade that is the origin of foreign exchange businesses. Facilitating international trade is one of the most important activities of international banking. Because customers are engaged in such activities, the banker is asked to provide skills & products that the customers need in order to do their business internationally.

INDENTED LEARNING OUTCOMES:

After the successful completion of this course, students will be able to:

- Demonstrate a complete understanding of international banking products and services,
- Application in real cases,
- Calculation of forward, future currency exchange rates, swaps,
- Draft Letter of Credit message

COURSE CONTENTS:

Introduction, The world of International Banking, Documents used in Foreign Trade, Letter of Credit, Procedures, Clauses of Letter of credit, Types of LCs, Collections and its types, Banker Acceptances, Reconciliation of Nostro, Vostro Accounts, Correspondent Banking, Methods of International funds transfers, Forward and Future Contracts, Swap contracts, currency and interest rate swaps, Mechanics of Foreign Exchange, Foreign Exchange Markets, Exports, Export Financing, Import Financing, FIM and FATR, Foreign Exchange Position Management, Types of exchange rates.

SUGGESTED READINGS:

11. Peter.K.Oppenheimer. *International Banking*.(Latest Edition)
12. Dr. Asrar H Siddiqi. *Financing of Foreign Trade & Foreign Exchange* Fifth Edition.
13. Rupnarynan Bose. *Fundamentals of International Banking* Macmillan Publishers.

Course Objectives:

1. To familiarize the students with the Income and Sales Tax Laws in Pakistan.
2. To introduce to students the important elements and aspects of tax system and authorities and their limits.
3. To equip the students with necessary skills to deal with the situations concerning the field of taxation.

Course Contents:

Introduction and scope of Income Tax Law in Pakistan.

Definitions and Terminologies

Exclusions from total income

Reduction in tax liability

Exemption from specific provisions of income tax ordinance 2001.

Distinction between capital and revenue items of expenditures.

Tests for different of capital and revenue receipts.

Tests for differentiating capital and revenue expenditures.

Capital loss.

Income from Salary, Scope of salary income.

Allowances and relieves under the Ordinance.

Types of provident fund, treatment of provident fund, the sixth schedule, employer's contribution of approved gratuity fund deduction from income, gratuity fund deduction from income, gratuity fund and schemes.

Computation of income tax payable from salaried persons.

Income from business and profession Terms used.

Considerations governing taxation of business profits.

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Maintenance of accounts on mercantile or cash basis.

Income chargeability under income tax law on income from business.

Principles of computation of taxable profits, allowable deductions.

Deduction for computing business income, significant changes introduced by the ordinance.

Non-admissible expense.

Bad-debts.

Income from property tax on agriculture income.

Calculation of ALV.

Allowable deduction from income from property.

Set-off and carry forward of losses.

Types of Losses.

Rules for set-off and carry forward.

Penalties, offenses, appeals and prosecutions.

Income tax authorities their appointments adducties and the limitation and powers.

Income from other sources.

Deduction for computing income from other sources.

Capital gains.

Exchange gain/losses, income deemed to accure or arise.

Tax accountings and assessment cycle, procedure filling of return.

Power to grant extension of time for filling the return, assessment procedure, provisional assessment, notes for production of books of accounts, evidence, etc.

Assessment on the basis of return, wealth statement, simplification of assessment of procedure, payment of tax before assessment, changes in tax withholding and collection of tax.

Withholding tax rates under section 50(6) collection of tax on demand, recovery of tax.

Recovery of arrears/ refunds demand, refund and tax credit, persons

Scheme of Studies BBA B&F

entitled to claim refund in certain case, income tax refunds, penalties, enhanced tax rates for higher slabs of income, first schedule rates of income tax for individuals, unregistered firms, association of persons and Hindu individuals.

Deferred taxation and its treatment.

Assessment of individual salaried and non-salaried person.

Self-assessment scheme.

Appeals

Practical Problems

Introduction and scope of sales tax.

Definitions and terminologies.

Sales tax authorities.

Registration in Sale Tax.

Book Keeping and invoicing requirements.

Furnishing of Return of Sales Tax.

Appeals.

Practical Problems.

Recommended Text: (Latest Editions)

1. Mughal, Muhammad Muazzam, Income Tax-Principles and Practice, Syed Mobin & Co.Lahore.
2. Mughal, Muhammad Muazaam, Sales Tax, Syed Mobin & Co. Lahore.

Further Reading:

1. Mehboob, Sheikh , Taxation, latest edition.

BBF-609

International Trade & Foreign Exchange

3(3-0)

COURSE OBJECTIVES

This Course focuses on the topics of international finance and trade. This includes the importance of international finance; the balance of payments accounts; the mechanisms for financing international trade; the effect of macroeconomic policies on trade balance; the determination of exchange rates; the operation of foreign exchange markets and alternative exchange rate systems; foreign investment; foreign exchange risk and operating exposure.

INDENTED LEARNING OUTCOMES:

After the successful completion of this course, students will be able to:

- understand payments among nations and macroeconomic policies to adjust balance of payments disequilibrium
- study the operation of foreign exchange markets and alternative exchange rate systems
- acquire essential skills for managing foreign exchange risk and operating exposure
- explain multinational corporations in international trade and the mechanisms for financing international trade, and
- Demonstrate in the individual assessment task the acquisition of a comprehensive understanding of the topics covered in this unit.

COURSE CONTENTS:

The subject “International Trade and Foreign Exchange” is intended to meet challenges under the present scenario and provide an in depth knowledge on the following:

The entire course is divided into the following three parts under the sub-headings **Conceptual, Operational and Procedural:**

- A) International Trade**
- B) Foreign Exchange – Markets, Rates and Products**
- C) Foreign Direct Investments and International Lending**

A. International Trade:

Introduction to International Trade Finance: International trade --- nature and substance; risks and complexities inherent in foreign trade. **Modes and methods of international debt settlement, an overview** --- Nostro Account; Vostro Account; counter trade; documentary collection; documentary credit.

Conceptual

Overview – what is international trade, how it differs from domestic trade, the economic reasons in support of international trade, its implications on balance of trade and balance of

Scheme of Studies BBA B&F

payment; its advantages and drawbacks. The role of WTO, the policies of Government of Pakistan and foreign exchange regulations of State Bank of Pakistan.

- The meaning of “Terms of Payment”
- Open Account
- Advance Payment - Its advantages, disadvantages and risks involved.
- Documentary Collections
- Documentary Credits
- Transferable Letters of Credit and Back-to-Back Letters of Credit -
- Bonds, Stand by Letters of Credit

Operational:

- Operation of a Documentary Collection;
- Operation of Documentary credit
- Methods of International settlement through Banks
- Documents of Foreign Trade
- Transport documents
- Documents other than transport documents
- Incoterms
- Short term finance for exporters
- Bonds, Stand by Letters of Credit
- Counter trade

Procedure and System

- Imports: Under LC
- Inward Documentary Collection

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- Exports
- Trade Finance in foreign currency
- Export Bills purchased – foreign currency

FOREIGN EXCHANGE

Conceptual:

- What is meant by “Foreign Exchange” and why foreign exchange; The Foreign Exchange Markets; The forward exchange market; The relationship between spot, forward, relative interest rates and relative inflation rates; Different types of exchange rate regimes; The European currency (the Euro); The Asian Clearing Union (ACU).
- The Globalization of Financial Markets - The Euro Markets; The Foreign Exchange Market; Liberalization; Innovation
- Mechanics of foreign exchange
- Foreign Exchange Position - Overbought; oversold, open position, square; Exchange limits; individual currency limits, settlement limits, overnight limits.
- Spot rates and forward rates
- The Exchange Rate Forecasting and Risk - Forecasting the spot exchange rate; The role of exchange risk; Portfolio balance effects on the exchange rate
- Foreign Currency Options / Pure Options
- Operational
- Close outs and extensions of Forward Contracts
- Management of Foreign Currency exposure
- Exchange control in Pakistan
- Systems and Procedures
- Treasury
- Foreign Currency Account

Foreign direct investment and international loans.

- Foreign Direct Investment;
- Portfolio Investment;
- International Loans;

Reading material recommended

1. Jeff Madura: International Financial Management (Latest Edition)
2. Asrar H. Siddiqi: Finance of Foreign Trade & Foreign
3. Cowdell/Hyde/Watson :Finance of International Trade 7th Edition

Semester 8th

COURSE OBJECTIVES

The main objective of this course is to provide students with the required skills of credit analysis and for using the different techniques of credit analysis which they need during their university study and future careers. It builds upon the knowledge and skills they acquired through previous finance courses. The course covers the practical aspects of operations of investment banking, credit approval process, understanding of securities against each credit facility, different evaluation techniques for approving or rejecting the credit facilities, understanding of prudential regulations for corporate and consumer financing.

INDENTED LEARNING OUTCOMES:

After the successful completion of this course, students will be able to:

- Understanding of securities against credit facilities.
- Familiarize with credit approval process.
- Learn to understand credit policy contents of the banks.
- Learn to understand the prudential regulations of corporate and consumer financing.
- Learn to manage banks funds.
- Understanding investment functions of the banks
- Understanding risk analysis, cash flow analysis and financial statement analysis

COURSE CONTENTS:

Types of Finances, Principles of Lending, Five C's of Credit Porter's Five Forces, Forms of Lending, Securities for Advances, Risk Analysis, Financial Analysis, Cash Flow Analysis, Loan Approval Process, Financial statements of a bank, measuring and evaluating bank performance, the investment functions in banking, managing bank sources of funds, Prudential Regulations, Prudential for Corporate/Commercial, Investment Banking, Project Financing, Syndicate Financing

SUGGESTED READINGS:

14. S K Bagachi: Credit Risk Management
15. Guiliano Ianotta: Investment Banking
16. Peter S. Rose: Commercial bank management

BBF-604 Marketing of Banking Products and Financial Service 3(3-0)

COURSE OBJECTIVES

The main objective of this course is to provide students with the Knowledge about marketing of financial services in corporate world through greater emphasis on service quality and increased focus on customer expectations and perceptions.

INDENTED LEARNING OUTCOMES:

After the successful completion of this course, students will be able to:

- understand need, want and demands customers.
- achieve customer satisfaction through customizing marketing efforts for financial services as per customer requirements.
- understand employee role in customer focused service delivery.
- develop new ideas with implications of marketing strategies and tactics.
- understand and forecast sales in competitive environment.

- **COURSE CONTENTS:**

Principles and concepts of marketing, evolution and application of marketing, customer relationship management, Development of marketing plan, market growth strategies, managing competition in banking and marketing environment, Global marketing of financial services and products, Marketing ethics, Consumer and business buying decision behavior and processes, market segmentation and targeting, positioning for competitive advantage, post purchase evaluation, product and services development process, pricing of services, Gaps model of service quality, increasing profitability through marketing, service recovery, delivering and performing service, advertising for financial products, Sales promotions and public relations, personal selling and direct marketing, sales planning in financial service environment, sales forecasting and factors influencing the process.

SUGGESTED READINGS:

- Valarie A. Zeithaml and Mary Jo Bitner and Dwayne D. Gremler : Services Marketing
- Philip Kotler and Gary Armstrong: Introduction to marketing
- Roger A. Kerin: Marketing
- Koch Timothy : Bank Management

COURSE OBJECTIVES

The main objective of this course is to provide students with the required knowledge about the money and financial markets which they need during their university study and future careers. In order to fully understand the mechanics behind financial markets, it is important to visualize the purpose and structure of a market economy. Every nation must organize their economic systems in such a way to allow for the most efficient distribution of goods and services. How a country achieves economic efficiency is a subject of contentious debate; nonetheless, it is important for governments to develop a system for individuals to understand the rules that determine their economic behavior.

INDENTED LEARNING OUTCOMES:

After the successful completion of this course, students will be able to:

- Understand the trade-off between risk and reward in investing
- Identify and define the three major financial asset classes
- Explain what factors cause financial market fluctuations and crises
- List the three dates in this century before 2007 when the US stock market declined dramatically
- Explain why governments and companies have issued bonds historically and today
- Describe what drove the history of the delivery of information to investors

COURSE CONTENTS:

INTRODUCTION, Why Study Financial Markets and Institutions?, Overview of the Financial System, *FUNDAMENTALS OF FINANCIAL MARKETS*, What Do Interest Rates Mean and What Is Their Role in Valuation?, Why Do Interest Rates Change?, How Do Risk and Term Structure Affect Interest Rates?, Are Financial Markets Efficient?, *FINANCIAL MARKETS*, The Money Markets, The Bond Market, The Stock Market, The Mortgage Markets, The Foreign Exchange Market, The International Financial System.

SUGGESTED READINGS:

1. Mishkin & Eakins: Financial Markets & Institutions 6th Edition
2. Stephen Valdez , Philip Molyneux: An Introduction to Global Financial Markets, 6th Edition
3. Business Recorder & Dow Jones

COURSE OBJECTIVES

This course is designed to give an overview of the principles and methods of business research: identification of research question, development of theoretical framework and model, securing the respondents, making a test investigation, sampling, collecting data, types and errors of collected data, tabulating and analyzing the information, interpreting the findings and stating the conclusion through a series of class projects. Practical experience is offered to the students on how research techniques and procedures are applied to solve the business problems. This course is also designed to encourage the students to explore the application of theories that have been predominantly developed in Western cultures by using different research method techniques. An understanding of the relevance of Western research for local practice would help students to explore various business related problems and their plausible solutions from indigenous perspective.

INDENTED LEARNING OUTCOMES:

At the end of this course, the students should be able to:

1. Recognize the importance of research as a first step in Business Studies.
2. Translate basic/applied business issues into appropriate academic research questions.
3. Understand the links between the issues being investigated and the method of investigation.
4. Understand the relevance of Western research in providing solutions to the local managers by investigating the dominant theories business education.
5. Understand the governing principles in the qualitative and the survey research traditions, the merits and limitations of each, and of their independent and supporting roles in business contexts.
6. Understand and apply the skills required to design and conduct research studies using qualitative and/or survey methods.

COURSE CONTENTS:

Research Project Structure (Introduction, Literature Review, Methodology, Results, Conclusion), Topic Selection (Research Paper Discussions), Literature Review Discussion, Methodology (Sample Selection, Data Collection, Data Collection), Software (Eviews, SPSS), Result Interpretation, Conclusion, References (Techniques for Referencing, Practice of EndNote, APA), Report Writing (Introduction, Abstract, Report Writing, PPT Presentation, Techniques to Handling Queries during PPT Presentation, Final Report Submission in Hard and Soft Form (Along with CD)), Presentation.

SUGGESTED READINGS:

1. Uma Sekaran, Roger Bougie: Research Methods for Business: Skill Building Approach, 5th Edition. Wiley
2. Chris Brooks: Introductory Econometrics for Finance, 2nd Edition
3. APA Style Guide To Electronic References, Sixth Edition

The End