

STUDENT HANDBOOK

BBA & MBA Programs



DEPARTMENT OF BANKING AND INSURANCE
Faculty of Business Studies, University of Dhaka
Dhaka-1000, Bangladesh

Published by

Department of Banking and Insurance
Faculty of Business Studies
University of Dhaka, Dhaka-1000
Bangladesh

Printed by

Skylark Printers
278/A Elephant Road
Katabon Dhal, Dhaka-1205
Phone: 02223369092, 01707282395

March 2022

Message from the Chairman



I welcome you all who got admission into the Department of Banking and Insurance, University of Dhaka. It is one of the prestigious Departments under the Faculty of Business Studies. This is really a great achievement for you to get admission into this Department. I congratulate you on becoming a proud member of the Banking and Insurance family. You have an opportunity to learn many things in this Department in your undergraduate and graduate levels. We teach the latest courses to our pupils which are highly respected by the local and international employers. Through a unique combination of Banking and Insurance, the students study a full range of topics relevant to the modern business world. We encourage our students to grow beyond academic knowledge by requiring them to undergo an internship in financial institutions and thesis preparation as a partial requirement to complete their degree.

The faculty members of this Department have higher degrees mainly from UK, Japan, USA and Australia. They cultivate students' analytical skills and link textbook knowledge to real business events. The Department provides a lot of physical facilities to its students for smoothing their study. The lecture rooms are well-equipped with modern facilities. There is a computer laboratory with internet connection and software which the students can use for statistical, econometric and risk analyses. There are also several conference rooms for arranging public lectures. The Department also arranges scholarship for financially challenged students. With these facilities, we expect you to build a great career. Always keep in mind that the people of the country are making a huge contribution to your educational expenses from their hard-earned income. When you will find yourselves in some positions to formulate and implement policies, try to do your best for their betterment.

The semester system of education the Department follows is more or less fixed-scheduled. In every semester, a student has to go through assignments, presentations and examinations. They are done under a set of rules and regulations which the students must know and follow during the studentship for their academic discipline. All the required information such as structure of the programs, set of courses, rules and regulations and others are available in the handbook. An easy perusal will make the stakeholders well aware of the needed information about the programs. Please go through the handbook carefully. I would like to thank the faculty members for their time and effort to the development of the handbook.

A handwritten signature in black ink that reads "Md. Main Uddin".

Md. Main Uddin, PhD
Professor and Chairman

Message from the BBA Director



It is an immense pleasure to see that the Department of Banking and Insurance is publishing its brochure. A brochure is an ideal opportunity to know the structure of the program, curriculum, and also the rules and instructions to follow.

The Department initiated its BBA Program in 2006 to prepare skilled and qualified human resources specialized in banking and insurance. After 16 years, it's great to look back to the success of the program. Till today 1,050 graduates have earned the prestigious BBA degree from this Department. They are serving the wide industry in Bangladesh and around the world for a better future. We participated in a Survey for Quality Education where the employers of our graduates expressed their satisfaction in recruiting them. They have also recommended some pathways for development that we happily accepted and are incorporating as a part of continuous improvement. The Department, thus, has a tradition of thirst for development which was set by its renowned teachers. I wish the Department will grow further to advance its image.

I am honored and feel very privileged to be in the position of Director of the BBA program currently. I am always excited and look forward to working with our students, colleagues and staff to result in the best it can be. I have an open door policy and urge all stakeholders to take this opportunity to discuss any issue with me so that we can move forward together.

We truly have a fantastic program with a supportive and involved group of creative and capable faculty members, dedicated and skillful staff, excellent resources and the most fantastic students to work with. I congratulate the members of the Academic Committee who have painstakingly contributed their time to the development of the brochure. I hope the brochure will be most useful to the students and others associated with the program.

A handwritten signature in black ink, appearing to read 'Hasina Sheykh'.

Professor Dr. Hasina Sheykh
Director, BBA Program

Chairpersons, Department of Banking

Established on August 21, 2004

Professor Dr. A. R. Khan	21-08-2004 to 20-08-2007
Professor M. Muzahidul Islam	21-08-2007 to 20-08-2010
Professor Dr. Md. Rafiqul Islam	21-08-2010 to 29-04-2012

Chairpersons, Department of Banking and Insurance

Established on April 30, 2012

Professor Dr. Md. Rafiqul Islam	30-04-2012 to 20-08-2013
Professor Shibli Rubayat-UI-Islam	21-08-2013 to 20-08-2016
Professor M. Abu Taleb	21-08-2016 to 20-08-2019
Professor Dr. Md. Main Uddin	21-08-2019 to date

Offices of Academic Administration

Chairman, Department of Banking and Insurance	Professor Dr. Md. Main Uddin
Director, BBA Program	Professor Dr. Hasina Sheykh
Director, MBA Program	Professor Dr. Md. Main Uddin
Director, Placement office	Professor Dr. Md. Rafiqul Islam
Student Counseling and Guidance	Professor Dr. Hasina Sheykh

Batch Coordinators

MBA 21st Batch	Professor M. Muzahidul Islam
BBA 22nd Batch	Professor Dr. Md. Rafiqul Islam
BBA 23rd Batch	Professor Dr. Md. Shahidul Islam
BBA 24th Batch	Professor Dr. Hasina Sheykh
BBA 25th Batch	Professor M. Abu Taleb
BBA 26th Batch	Professor Dr. Abdullah Al Mahmud
BBA 27th Batch	Professor Dr. Naheed Rabbani

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1. INTRODUCTION

This is the Student Handbook of your Department. It provides you formal notification and explanation of the rules, regulations, policies and procedures of the academic programs. It is essential; your responsibility is to read it. This Handbook applies from 2018–19 academic session and will be revised when necessary. We keep an eye on student matters and ensure that the department's statutes and policies are followed, with particular interest in examinations, welfare and other aspects of the student experience. We hope that your time as a student in the Department of Banking and Insurance will be successful and enjoyable.

2. UNIVERSITY OF DHAKA

University of Dhaka is the largest and the oldest university in Bangladesh. It was founded in 1921. Located at the heart of Dhaka, the capital of Bangladesh, the university campus spreads over sixty-four acres of land. The University started its activities with 3 faculties, 12 departments, 60 teachers, 877 students and 3 dormitories for the students. At present the University consists of 13 faculties, 71 departments, 10 institutes, 17 dormitories, 3 hostels and 38 research centers. The number of students and teachers has risen to about 37,018 and 1,805 respectively.

3. FACULTY OF BUSINESS STUDIES

The Department of Commerce was initially established under the Faculty of Arts in the academic year 1922-23. In 1970, this Department got elevated to the status of Faculty of Commerce that started functioning with two departments, namely Department of Accounting and Department of Management. In 1974, two other departments- Department of Finance and Department of Marketing- were added to meet the growing demand of the job market. Faculty of Commerce was renamed to Faculty of Business Studies (FBS) proposed by the Academic Council and approved by the National Parliament in 1995. Then in 2004, two more departments- Department of Banking and Department of Management Information Systems were created. Subsequently, Department of Tourism and Hospitality Management, and Department of International Business were established in the academic session 2007-2008. The latest addition to the FBS is the Department of Organization Strategy and Leadership in 2017, making the total member of departments nine under the FBS. Each department offers BBA, MBA and other graduate programs separately. At present there are 260 teachers, 58 employees and around 8,000 students in nine departments. The faculty administration is run by a committee headed by the Dean, who is elected by the members of the Faculty.

4. DEPARTMENT OF BANKING AND INSURANCE

The Department of Banking was established on 21 August 2004 under FBS and later in 2011, it was renamed as Department of Banking and Insurance. The vision of the Department is to be a recognized leader in developing talent in banking and insurance to foster sustainable development of Bangladesh. In alignment with the mission of the University of Dhaka and the Faculty of Business Studies, the Department endeavors to deliver a high-quality and functional business education by a relevant, up-to-date curriculum and scholarly contribution to develop leaders who will create value for their stakeholders and society at large.

The Department offers four-year Bachelor of Business Administration (BBA) program, one-year Master of Business Administration (MBA) program and MBA (Evening) program. In addition, it offers MPhil, PhD and DBA programs. It is devoted to academic excellence and uncompromising standard leading to a part of world class business school. It is committed to catering the needs of modern business world and producing executives and trained manpower with strong skills in business, particularly in banking and insurance. Within a short span of time, the Department already earned reputation in the area of business education.

The faculty members of the Department have higher degrees mainly from UK, Japan, USA and Australia. They cultivate students’ analytical skills and link textbook knowledge to real business events. Faculty members are actively engaged in extensive research and development activities achieving many research publications to their credit. The expertise of faculty members, their research activities and dynamic course-curriculum have made the Department a unique institution in and outside of the University.

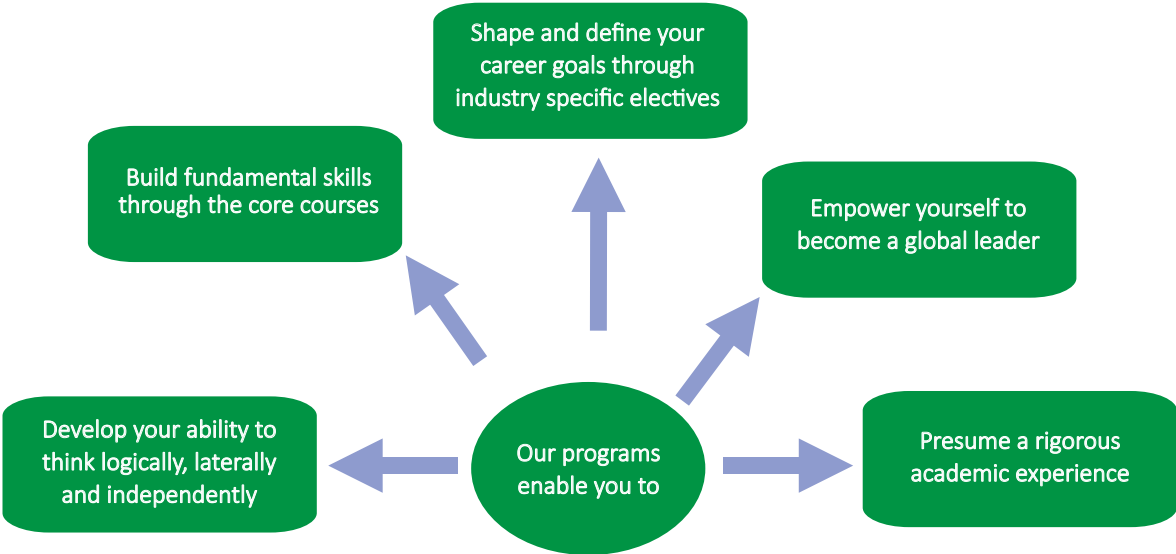
5. DEVELOPING FUTURE BUSINESS LEADERS

5.1 A World Class Business School

University of Dhaka has a rich tradition of developing leaders for the country and the globe. Hence, its BBA and MBA programs at FBS are built on this legacy, providing students with a solid foundation in core business principles while developing a broadened mindset and understanding of the role of business in society. The students will be challenged to delve deep into the areas that interest them most and gain the strategic skills and insight to lead a successful career.

5.2 A Top-Ranked Program in the University of Dhaka

Students will leave the four-year BBA with a solid grounding in the areas of banking, insurance and financial services, gaining knowledge from faulty members, industry leaders and other experts. They will also be taught by variety of experts from different disciplines across the wider university. After completing this terminal BBA degree, they may continue to one-year MBA program, pursuing their major in banking or insurance.



5.3 Tackling the Challenges Shaping Business

The BBA program of the Department of Banking and Insurance is looking for the students who challenge the tradition. It wants the students who aspire to lead with purpose, with the passion and drive to meet the demand of future.

6. ACADEMIC PROGRAMS

6.1 BBA Program

The Department offers a four-year BBA program comprising of 126 credit hours spread over eight semesters. Being a terminal academic degree, this program has been designed to prepare students with comprehensive understanding of business, economics, money and banking that incisively cater the needs of human capital in various financial services of Bangladesh.

6.2 MBA Program

The MBA program comprises of 48 credit hours spread over two semesters in two wings: Banking, and Insurance. The main purpose of the program is to prepare skilled and qualified executives and managers by intensifying professionalism for various business and non-business houses of the country. The innovative curriculum is fueled by a persuasive think-based teaching that allows students to maximize their performance. The course curriculum supports the participants in their efforts to improve their analytical and communicative skills with a balanced emphasis on quantitative and qualitative approaches.

6.3 MBA (Evening) Program

With growing demand for MBA degree from the Faculty of Business Studies, University of Dhaka, the Department introduced MBA (Evening) program for the executives of different private, public and autonomous organizations. In general, 24 courses are offered in each trimester. Admission takes place three times a year and selection is made through a competitive process.

6.4 MPhil, PhD and DBA Programs

MPhil, PhD and DBA programs are offered to intending students who have outstanding performance at the previous levels. Under these programs, students are assigned both course work and thesis preparation under the supervisors nominated by the Department.

7. TEACHING METHODS

The Department follows modern teaching methods for the students. Class lectures are supplemented by case analysis, term papers, field visits and computer applications, and guest lecture series delivered by key professionals from leading banks and financial institutions. All classrooms are equipped with multi-media projectors and sound system. The medium of instruction of this Department is English.

8. RESOURCES AND FACILITIES

8.1 Computer Lab

The Department is equipped with a state-of-the-art Computer Lab. The Lab, comprising of a sizable number of computers, has been established with a view to catering to the needs for developing the computer skills of students. The Department has been successfully performing its obligation to equip students with basic computer knowledge as well as to develop skills through various programs. It offers regular courses on business application packages to the students. The Department provides multi-media projectors to facilitate the students in presenting case studies and term papers.

8.2 Library and E-Library Facilities

The central library of the University is located in the southeastern corner between Teacher-Student Centre and the University Mosque. In addition, FBS has its own e-Library connected with international libraries from several reputed foreign universities. It's located at the second floor of the Administrative Building of FBS where students can access using their respective log-in details sent by the librarian. The e-library holds a wide collection of books, journals, reports, theses, microfilms, newspapers and other materials. In addition, residential halls of the university have their separate libraries for the students of respective halls.

8.3 Guest Lecture Series

The Department organizes guest lecture sessions inviting specialized talent and reputed professionals who are executives in various public and private organizations to discuss the topics of current interest. During each semester, quite a significant number of guest speakers deliver lectures on numerous issues.

8.4 Seminar Series

The Department has introduced seminar series to create an environment for the exchange of ideas and research findings and to disseminate and share knowledge among the faculties and professionals. Under this program, faculty members present research papers at regular intervals for discussion and comments for improvement. The seminars are arranged both in the Department and in the Bureau of Business Research. Other than the teachers of the Department, our research students in MPhil, PhD and DBA programs also participate and present their research findings.

8.5 Counseling and Guidance

The University of Dhaka has a separate cell of students' Counseling and Guidance in order to maintain close contact between students and faculty members. As part of the program, one faculty member of the Department is in-charge of such counseling and guidance. Students can get advice from the guide on academic as well as personal matters that may affect their academic life.

8.6 Internship Program

Internship is an integral part of the BBA and MBA Programs. The objective of the program is to expose and orient the students to the organizational work environment. Under this program, each student is required to work as an intern in a business organization, government office, bank or any other financial service institution. The duration of the internship program is normally around one and half months for BBA students and three months for MBA students. As a part of the program, each student has to prepare a report under the supervision of a teacher nominated by the Department. They need to present the paper as well.

8.7 Placement Office

The Department has a full-fledged Placement Office. The major functions of the placement Office are: (a) to organize exposure visits of under-graduate and graduate students to different organizations, industries, banks and insurance companies; (b) to secure place for the students to work as interns preferably in different financial institutions; (c) to organize job fair for graduates; (d) to publish brochures and documents for dissemination of information to the potential employers; and (e) to invite distinguished scholars, professionals and business executives on specific topics for enriching knowledge of students. This office facilitates the students to get need-oriented business education. The Placement Office is managed and administered by a Director.

8.8 Residential Accommodation

The University has 17 halls including four for female students and one for foreign students. Every student is required to be either resident or attached to a hall. Students shall have to abide by the rules of discipline of the hall. The University can provide residential accommodation to a limited number of students and

any student willing to have a seat in the hall should apply to the hall authority directly. Accommodation in International Hostel is available only for the foreign students of the University.

9. JOURNAL OF BANKING AND FINANCIAL SERVICES

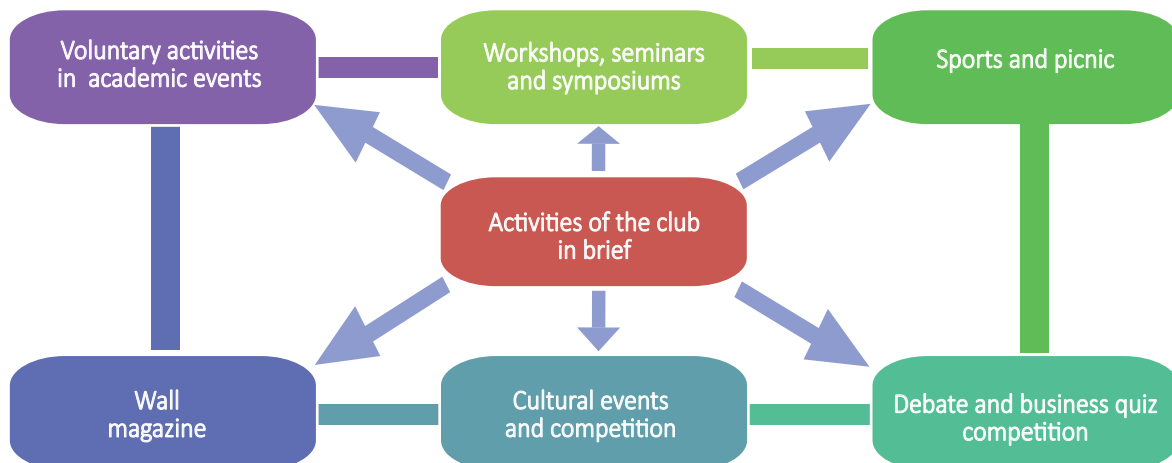
The Department has a half-yearly journal, Journal of Banking and Financial Services that is published on regular interval of every six months in each year. The journal has an editorial board comprising of professors of the Department and key personnel from different regulatory bodies such as Bangladesh Bank, Bangladesh Securities and Exchange Commission etc. Scholarly research articles from various researchers are invited to publish in the journal. Authors having outstanding academic background along with intensive experience in government and corporate bodies particularly from financial service institutions are also encouraged to submit research papers in order to share their views, opinions or findings on contemporary issues of money, banking, insurance and others.

10. SCHOLARSHIP AND FINANCIAL ASSISTANCE

The University of Dhaka provides limited number of scholarship to the meritorious and financially challenged students. The number of the scholarship is quite insufficient to cover all educational expenses though. The Department, in collaboration with banks and other organizations, also arranges part-time jobs and financial assistance for students not having adequate financial support. Our alumni are also committed to providing scholarship to the financially challenged students of the Department. Some of the commercial banks provide scholarship to the financially constrained students. Moreover, the Department has introduced Administrative Assistantship offered by the BBA and MBA Placement Offices for the needy students subject to contact with the Directors of concerned offices.

11. BANKING AND INSURANCE CLUB

Banking and Insurance Club is one of the most important experiences of a student’s life. In addition to academic pursuits, extracurricular activities make up a valuable part of overall university experience. Keeping this in mind, the club started its journey back in 2007 with a view to creating a platform for students to engage in a broad array of cultural, academic, social and leadership activities. The Chairman of the Department acts as a chief patron and another faculty member is appointed as a moderator to supervise the students’ activities. The club is run by students in a form of executive committee which is elected each year with representatives from every batch. Every student will become a member of this club by paying a minimal fee. The club has an Evening wing for the students of MBA (Evening) Program. It represents the interests of all existing students of the Department. Students bring their skills and interests to the club platform and that is what makes this club such a vibrant organization.



12. DUAAB, THE ALUMNI ASSOCIATION

The Dhaka University Alumni Association of Banking and Insurance shortly named as DUAAB is the brain child of the founding chairman of the Department of Banking Professor Dr. Azizur Rahman Khan and Professor Shibli Rubayat Ul-Islam along with a bunch of enthusiastic students of the Department who took the endeavor to form an alumni association in early 2008. After more than one-year of preparatory work and discussion, finally the first ever Convening Committee was formed with Professor Dr. Azizur Rahman Khan as President and Professor Shibli Rubayat Ul-Islam as Vice-President. Additionally, the former students, who worked in leading banks, multinational companies and other financial intuitions represented the committee. DUAAB officially started its operation on 24 April, 2009 as an independent, non-profit and non-political organization with its own slogan “Banking for Excellence”. DUAAB is governed by its own constitution of Dhaka University Alumni Association of Banking and Insurance. The mission of DUAAB is to build a life-long and global community of alumni through increased opportunities for meaningful engagement in order to increase awareness, pride, participation, voluntary involvement and philanthropic commitment to society.

The core objective of DUAAB is to promote strong bonding and life-long connections among the peers, predecessors and successors through mutual interactions. It is highly committed to serving the deprived section of society in multifarious ways. Since its inception, DUAAB has been immensely recognized as one of the most vibrant alumni associations of the University of Dhaka. It actively works to promote education in various ways: arranging seminars and symposiums in pertinent issues, distributing winter clothes to deprived people of the country, supporting the flood-affected people, distributing festive clothes to the disadvantaged children in remote areas of Bangladesh, and last but not the least, providing scholarship opportunities to most-talented and financially challenged students of the Department through regular financial support.

**BBA
PROGRAM**

13. BBA PROGRAM

13.1 Rules for the BBA Program

The Bachelor of Business Administration (BBA) of the Department of Banking and Insurance is a full-time program and the degree is conferred in banking and insurance. The program includes general business courses and advanced courses which develop the students' practical, managerial and communication skills, and business decision-making capability. It is administered under a set of distinct rules and regulations.

Admission

Students from all disciplines are eligible to be admitted into the BBA program. After announcement of admission, intending students should apply in the prescribed application form. A rigorous written test is conducted for the applicants. A combined score is developed based on marks in the written test, along with the SSC and HSC or equivalent level examinations. Selections are made based on the combined score. Recent intake records show that only one in 25 applicants gets admission into the BBA program.

Program Duration and Course Distribution

The duration of BBA program is four years divided into eight semesters. A total of 126 credit hours are required to be completed by the students in 40 taught courses, viva-voce examinations and internship program. Every semester will be of 19 weeks of which 15 weeks for lecture, two weeks for mid-term examinations and two weeks for the final examinations. For each course there will be two lectures of 90 minutes each equivalent to 3 lectures of one hour per week and thus a total of 45 class hours (lectures) in 15-week period. The distribution of 126 credit hours in the BBA program is shown below:

Class Year	Number of Courses		Total Course Unit	Credit Hours
	First Semester	Second Semester		
	Course Work			
First Year	5	5	10	30
Second Year	5	5	10	30
Third Year	5	5	10	30
Fourth Year	5	5	10	30
	Viva-Voce Examination and Internship			
Viva-Voce Exam				3
Internship				3
Total				126

Students have to appear before viva-voce exams at the end of each class year. In addition, they have to undergo an internship of one and half months at the end of fourth year. The internship and project paper carries three credit hours and the viva-voce exams three credit hours.

Evaluation and Grading

The performance of a student in a course is evaluated based on mid-term tests, term paper, quiz and final examination. Their weights are shown below:

Items	Weight (%)
First mid-term test	15
Second mid-term test	15
Term paper and quiz	10
Final examination	60
Total	100

Two examiners evaluate the scripts of final examination and the average is taken for grading. If the difference between the marks of two examiners is more than 20%, the script is graded by a third examiner and the average mark of the nearest two is taken. The total marks in a course are converted into letter grade as under:

Marks Range	Letter Grade	Grade Point	Interpretation
80+	A+	4.00	Outstanding
75-79	A	3.75	Excellent
70-74	A-	3.50	Very Good
65-69	B+	3.25	Good
60-64	B	3.00	Average
55-59	B-	2.75	Below Average
50-54	C+	2.50	Fair
45-49	C	2.25	Poor
40-44	D	2.00	Minimum Pass
Below 40	F	0	Fail

For the viva-voce examinations, a student is awarded only one grade at the end of fourth year. After completion of the fourth year second semester final examination, a student is required to undergo an internship program and write a project paper. The project paper is supervised and examined by the respective supervisor. The Chairman of the Department keeps the evaluated scripts in his/her custody for at least two months after the announcement of the result and after that the scripts are disposed off according to the University practice.

Class Attendance

A student has to attend 75% of the classes held in a course to sit for the examinations without any disciplinary action. The range of class attendance and the corresponding status are as follows:

Attendance	Status
75% and above	Eligible to sit as regular student
60% - 74%	Non-collegiate, will be allowed to sit for the examination with a fine of Tk. 5,000/-
Below 60%	Not allowed to sit for the examination and may seek re-admission in the program

Promotion

For promotion from one class year to the next class year, a student is required to earn a minimum Cumulative Grade Point Average (CGPA), excluding the viva-voce grade as under:

Class Year	Minimum CGPA
From First Year to Second Year	2.00
From Second Year to Third Year	2.25
From Third Year to Fourth Year	2.50

The minimum CGPA of a student, as mentioned above, is calculated taking into consideration the grade points earned in courses of all previous class years. A student failing to clear up University or Departmental dues shall not be promoted to the next class year.

Degree Requirements

For the BBA degree, each student is required to:

- complete 126 credit hours including a viva-voce examination and internship without an F grade;
- earn a minimum CGPA of 2.5; and
- complete the program in maximum of six consecutive academic years including the year of first admission into the program.

For appearing at the fourth year second semester final examination, every student shall have to fill in the examination entry form supplied by the Controller of Examinations.

Credit Transfer

No credit transfer from any other program or institution is allowed for the BBA degree.

Improvement of the Grade

- If a student does not obtain the minimum CGPA required for promotion, s/he will not get the opportunity to sit for the improvement examination. In that case the student will have to take re-admission with the following batch, provided that s/he complies with the University rules and regulation mentioned in the degree requirements section.
- A student earning an F grade in any course in the regular examination will get the opportunity to sit for the Improvement Examination with the following two batches provided that they have minimum required CGPA, mentioned in the promotion section, for getting promotion. The opportunity of such examination will be available for a maximum of two times for a particular course. Students earning an F grade even after sitting for the improvement examination for two consecutive times will be dropped out from the program. The improvement examination is allowed only for final examinations.
- Students earning a grade less than B+ in any course in the regular examination will also get the opportunity to improve the grade by appearing at the Improvement Examination with the following batch provided that they have minimum required CGPA, mentioned in the promotion section, for getting promotion. On application for the Improvement Examination, the grade earned by a student on that particular course will be cancelled.
- Students willing to improve the grade in a course shall apply to the Chairman of the Department at least four weeks before the start of the semester final examination. If a student likes to improve the grade point earned in any course of fourth year, s/he must apply for such improvement examination before the award of the degree. Improvement shall not be allowed once the degree is awarded.

Re-admission

A student failing to get the requisite grade points for promotion to the next year may seek re-admission with the following batches provided that the student under such circumstances complies with the University rules and regulations mentioned below:

- The student will have to complete the BBA degree within six academic years.
- The student will not be allowed to have re-admission more than twice under any circumstances.

A student seeking for re-admission must apply within one month after the publication of result of the concerned year. On re-admission, grades earned earlier by a student in the class year of re-admission shall be cancelled and the student shall have to retake all the courses and examinations.

Dropping-out

- A student shall be dropped out of the program if the student fails to earn the minimum required CGPA for promotion from one year to the next even after taking re-admission two times to complete the BBA degree within six academic years.
- A student earning an F grade in any course after taking two improvement examinations shall also be dropped out from the program.

Adoption of Unfair Means

Students adopting unfair means in examinations, assignments, term papers, reports, theses etc. shall be treated according to the University rules.

Dean's Merit List and Dean's Honor List

- Students earned an SGPA of 4.0 in any semester shall be included in the Dean's Merit list of the semester.
- Students obtained a CGPA of at least 3.85 shall be included in the Dean's Honor list of the year of graduation.

Academic Administration

In the beginning of a semester, the BBA program office with the approval of the academic committee announces the academic calendar of the semester. The academic calendar includes 15 weeks of class, two weeks for mid-term examinations and two weeks for the final examinations.

The BBA program office is responsible for the academic administration of the BBA program. The BBA program administration is assisted by batch coordinators. The Academic Committee of the Department nominates one of its members to act as the coordinator for each batch. The BBA Program Committee consisting of Chairman, BBA Program Director and the Batch Coordinators deals with matters relating to class monitoring, academic calendar, improvement of grade, re-admission, promotion and preparation of Dean's Merit and Dean's Honor lists.

Computation of Grade Point Average

The Grade Point Average (GPA) is computed as under:

$$\text{GPA} = \frac{(\text{Credit} \times \text{Grade Points})}{\text{Total Credits}}$$

A complete example for computing GPA

First Semester

Course	No. of Credits	Grade Awarded	Grade Points	Grade Points Secured
	Col.1	Col.2	Col.3	Col.4= (Col.1×Col.3)
B-101	3	B	3	9
B-102	3	A	4	12
B-103	3	C	2	6
B-104	3	B	3	9
B-105	3	B	3	9
Total	15			45

Earned Credit (EC) = (3+3+3+3+3) = 15

Semester Grade Point Average (SGPA) = (45÷15) = 3.0

Second Semester

Course	No. of Credits	Grade Awarded	Grade Points	Grade Points Secured
	Col.1	Col.2	Col.3	Col.4= (Col.1×Col.3)
B-106	3	B	3	9
B-107	3	C	2	6
B-108	3	F	0	0
B-109	3	B	3	9
B-110	3	C	2	6
Total	15			30

Semester Grade Point Average (SGPA) = (30÷15) = 2.00

Cumulative Data

Total Credit = (15+15) = 30

Total Grade Points Secured = (45+30) = 75

Cumulative Grade Point Average (CGPA) = (75÷30) = 2.5

13.2 Courses for the BBA Program

FIRST YEAR

FIRST SEMESTER	SECOND SEMESTER
B-101 Principles and Practices of Banking	B-106 Principles of Insurance
B-102 Business Communication	B-107 Computer Application in Business
B-103 Business Mathematics	B-108 Business Statistics
B-104 Financial Accounting	B-109 Microeconomics
B-105 Bangladesh Studies	B-110 Fundamentals of Management

Viva-Voce Examination

SECOND YEAR

FIRST SEMESTER	SECOND SEMESTER
B-201 Operations of Life and Non-life Insurance	B-206 Comparative Banking Systems
B-202 Macroeconomics	B-207 Corporate Accounting
B-203 Mathematics for Decision Making	B-208 Inferential Statistics
B-204 Financial Management	B-209 Marketing Management
B-205 Legal Environment of Financial Services	B-210 Organization Behavior and Human Resource Management

Viva-Voce Examination

THIRD YEAR

FIRST SEMESTER	SECOND SEMESTER
B-301 Corporate and Retail Banking	B-306 Personal and Corporate Taxation
B-302 Public Finance	B-307 Security Analysis and Portfolio Management
B-303 Financial Markets and Institutions	B-308 International Business and Banking
B-304 Digital Transformation in Financial Services	B-309 Auditing and Financial Reporting
B-305 Managerial Accounting	B-310 Quantitative Analysis
Viva-Voce Examination	

FOURTH YEAR

FIRST SEMESTER	SECOND SEMESTER
B-401 Islamic Economics and Banking	B-406 Central Banking and Monetary Policy
B-402 Financial Statement Analysis	B-407 Credit Management
B-403 Corporate Finance	B-408 Project Appraisal and Management
B-404 Insurance and Risk Management	B-409 Bank Treasury Management
B-405 Merchant and Investment Banking	B-410 Business Research Methodology
Viva-Voce Examination	

13.3 Course Description

B-101 Principles and Practices of Banking

Course objectives: This course is designed to familiarize the students with banking activities, mechanism, techniques and provision required to conduct and manage the business of banking in Bangladesh as well as around the globe.

Course contents: Banking structure and system, financial system and banking structure in Bangladesh, banker and customer relationship, opening and operating bank accounts, negotiable instruments, cheque, bill of exchange and promissory note, the paying banker and collecting banker, endorsement, loans and advances, types of securities, modes of creating charge, guarantees, commercial banking, liquidity management, central banking, letter of credit and others.

Textbook: Banking Law and Practice by P. N. Varshney

Reference books

1. Banking by N. T. Somashekar
2. Banking Law and Practice by S. N. Maheshwari

B-102 Business Communication

Course objectives: This course attempts to develop the skills of students in exchanging messages with the clients for development of mutual understanding needed to enter into business deals. The course focuses on the techniques of preparation of reports on business matters and the art of presenting them.

Course contents: Communication, written and oral communication, major media of written and oral communication, communication, non-verbal communication, internal communication, effective meeting, information age and the use of computers in business communication, audio-visual aids in communication, office memos, business reports, short essay writing on topics relating to business world, common business abbreviations and acronyms, meaning and use of commercial terms, comprehension and precise writing, art of addressing meeting and conferences, business documents and office papers.

Textbook: Business Communication by A. C. "Buddy" Krizan, Patricia Merrier, Joyce P. Logan, Karen Schneiter Williams

Reference book: Basic Business Communication by Raymond V. Lesiker

B-103 Business Mathematics

Course objectives: The objective of the course is to introduce the students with the concepts and techniques of mathematics and quantitative skills that will help them to solve the numerical problems in the business arena.

Course contents: Number system, indices and surds, theory of sets, logarithm, linear equations, quadratic equations, coordinate geometry, progression.

Textbook: Mathematics with Application for Business and Economics, by E. K. Bowen

Reference books

1. Business Mathematics by D. C. Sancheti and V. K. Kapoor
2. Business Mathematics by Md. Rafiqul Islam and Mohammad Osman Gani

B-104 Financial Accounting

Course objectives: This course presents the underlying framework and concepts of financial accounting in the context of how accounting fits into the overall business environment. Students will learn how accounting functions as an information development and communication system that support economic decision making and provide value to entities and society.

Course contents: Accounting cycle, accounting equation, concepts and principles, International Accounting Standard, preparation of work sheet, merchandising operations and inventory management, accounting for partnership, issue of common stock, bonus and right issue, and depreciation strategies of tangible and intangible assets, statement of cash flows, corporations: organization and capital stock transactions, plant assets, natural resources, and intangible assets.

Textbook: Accounting Principles by Jerry J. Weygandt, Paul D. Kimmel, Donald E. Kieso

Reference books

1. Fundamental Accounting Principles by Kermit D. Larson, John J. Wild, Barbara Chiappetta
2. Advanced Accountancy, Volume-I: Principles of Accounting by S. P. Jain, K. L. Narang

B-105 Bangladesh Studies

Course objectives: This course has been designed to equip students with the knowledge about focal themes relating to Bangladesh. The first theme is the inevitability of the emergence of Bangladesh as a state entity in the context of a long historical background starting from 4th Century B.C., and the second theme draws attention to the experience of Bangladesh as a small state in the Third World in governance and democratization.

Course contents: History of Bangladesh, the basic nature and characteristics of Bangladesh economy, politics and governance in Bangladesh, monetary system of Bangladesh, banking in Bangladesh, insurance industry in Bangladesh, alleviation of poverty, public finance of Bangladesh, economic planning in Bangladesh, perspective plan of Bangladesh 2010-2021.

Textbook: Bangladesh Studies by Rubaiyet Hasan Khan, Ershad Ali, Nurul Karim Nasim

Reference books

1. Bangladesh Studies by Md. Shamsul Kabir Khan, Daulatunnaheer Khanam
2. Bangladesh: National Cultures and Heritage: An Introductory Reader by A. F. Salahuddin Ahmed and Bazlul Mobin Chowdhury

B-106 Principles of Insurance

Course objectives: This is a fundamental insurance course designed to equip students with a basic understanding of insurance, types and dynamics of insurance, its principles and operation in general. In addition, this course will give an exhaustive picture of the total industry perspective coupled with the practice of existing insurance companies.

Course contents: Origin, history and development of insurance; insurance and risk, principles of insurance, various classes of insurance; insurance contract, operations of insurance company, reinsurance.

Textbook: Principles of Risk Management and Insurance by George E. Rejda

Reference book: Insurance Principles and Practice by M. N. Mishra

B-107 Computer Application in Business

Course objectives: This course will provide students with the knowledge, skills, and abilities to manage information technology systems effectively. Students will learn how to use Microsoft Office applications and explore the fundamentals of computer hardware and software. The class will also examine the relationship between technology and society as well as interpret how computer technology can benefit businesses, government, and educational organizations. Eventually they will be able to formulate and execute IT policies, strategies, plans and procedures in business organizations.

Course contents: Exploring computers and their uses, looking inside the computer system, transforming data into information, operating system basics, networking basics, the internet and the world wide web, understanding the need for security measures, taking protective measures, information systems in global

business today, ethical and social issues in information systems, securing information systems, achieving operational excellence and customer intimacy: enterprise applications, e-commerce: digital markets, digital goods, managing global system

Textbook: Introduction to Computers by Peter Norton

Reference book: Management Information System by Kenneth C. Laudon and Jane P. Laudon

B-108 Business Statistics

Course objectives: This course is designed to provide an introduction to business statistics emphasizing on how to apply various statistical techniques in the support of managerial decisions in different functional areas of business.

Course contents: Introduction, organizing and graphing data, types and shapes of histograms, numerical descriptive measures, measures of central tendency, measures of dispersion, measures of position, sampling distribution, linear correlation, simple linear regression, time series, index numbers.

Textbook: Introductory Statistics by Prem S. Mann

Reference book: Statistics for Management by David S. Rubin Richard I. Levin

B-109 Microeconomics

Course objectives: This course aims to enable students to improve their ability to take microeconomic decisions regarding the use of scarce resources in more efficient and effective way. After completion of the course students should be able to combine theoretical concepts with formal analytical tools in order to understand how consumers and producers make optimal choices, and how these choices affect real market outcomes.

Course contents: The concept and broad area of microeconomics, economic models and circular flow diagram, production possibilities frontier, microeconomics vs. macroeconomics, positive vs. normative analysis, market forces of supply and demand, elasticity and its application, consumers, producers and the efficiency of markets, the cost of production, firms in competitive market, monopoly, monopolistic competition, oligopoly, game theory.

Textbook: Principles of Microeconomics by N. Gregory Mankiw

Reference books

1. Microeconomics by Michael Parkin
2. Microeconomics Theory and Applications by Dominick Salvatore

B-110 Fundamentals of Management

Course objectives: This course is designed to provide with the various philosophies, roles and functions of management. In addition, it will cover ongoing changes in business that have a direct effect on the role of management. Upon successful completion of this course, the students will be able to explain the four management functions: planning, organizing, leading and controlling, analyze and apply management theory, and utilize the appropriate approach and analytical skills to deal with managerial issues that arise in modern business world.

Course contents: Management functions, management perspectives, business environment, management practices in international businesses, planning and decision-making, organizing and basics of organization structures, leadership, human resources management, control mechanism and process of strategic management.

Textbook: Management: Principles and Practices by Ricky W. Griffin

Reference book: Contemporary Management by Gareth R. Jones and Jennifer M. George

B-201 Operations of Life and Non-Life Insurance

Course objectives: This course is an introduction to operation of an insurance company to gain a better understanding about the insurance industry and its operational area along with business function needed to operate an insurance company.

Course contents: Pooling arrangement and diversification of risk, insurer ownership, financial and operational structure, analysis of insurance contract, management of insurance business: role and responsibilities, accounting principles and practices, claims reserving, financial ratios, insurance pricing, mortality calculation, calculation of premium, surrender value and reserve, operation of marine insurance, operation of fire insurance, corporate liability to customers, third parties and shareholders, issues in liability risk and its management, micro insurance overview.

Textbooks

1. Insurance Business and Finance, Chartered Insurance Institute Text Book
2. Principles of Risk Management and Insurance by George E. Rejda

Reference books

1. Risk Management and Insurance by Scott Harrington and Gregory Neihaus
2. Insurance Principles and Practice by M. N. Mishra and S. B. Mishra
3. Elements of Actuarial Science by K. C. Mishra and C. S. Kumar

B-202 Macroeconomics

Course objectives: This course provides an introduction to the economic analysis of key macroeconomic variables such as output, employment, inflation, interest rates and exchange rates. The course will provide students with a framework for understanding the workings of the whole economy and the various interactions among households, business and governments.

Course contents: Introduction to macroeconomics, national income accounting, goods market, financial markets, goods and financial markets: the IS-LM model, financial markets ii: extended IS-LM model, labor market, Philips curve, natural rate of unemployment, inflation, facts of growth, saving, capital accumulation and output, technological progress: short, medium and long run, monetary and fiscal policy, goods market in an open economy, output, interest rate, and the exchange rate.

Textbook: Macroeconomics by Olivier Blanchard

Reference books

1. Macroeconomics by Rudiger Dornbusch and Stanley Fischer
2. Economics by Paul Samuelson and William Nordhaus

B-203 Mathematics for Decision Making

Course objectives: This course teaches the mathematical skills required for problem solving and decision making in the business world through the use of mathematical models and specialized techniques.

Course contents: Functions as mathematical models, equation solving techniques, differential and integral calculus, exponential growth and time value of money, partial derivatives and their applications in economic functions, and (time permitting) simple matrix algebra.

Textbook: Calculus for Business, Economics, Life Sciences and Social Sciences by Raymond Barnett, Michael Ziegler, Karl Byleen and Christopher Stocker

Reference book: Mathematics for Economics and Business by Ian Jacques

B-204 Financial Management

Course objectives: Financial management course is the gateway to all other major courses in the field of finance. The course aims at providing students with the principles of managerial finance. This course will broadly focus on fund acquisition, financing and management of assets of a firm as a part of its overall financial decision-making. Upon successful completion of the course, students will be able to understand the core contents and scope of financial management and the vital role played by a financial manager to meet the organization's objectives.

Course contents: Introductory discussion, role of finance/ financial management, categories of financial assets, valuation of long-term securities, short-term financing, capital budgeting and estimating cash flows, capital budgeting techniques, required return and cost of capital, operating and financial leverage, capital structure, dividend policy, long-term debt, preferred stock, common stock, term loans and leases.

Textbook: Fundamentals of Financial Management by J. C. Van Horne and J. M. Wachowicz

Reference books

1. Principles of Managerial Finance by Lawrence J. Gitman
2. Essentials of Managerial Finance by J. Fred Weston, Eugene F. Brigham and Scott Besley

B-205 Legal Environment of Financial Services

Course objectives: The objective of this course is to enable the students to gain detailed knowledge about the legal aspects of financial system with special attention to Bangladesh. This course will focus on the different acts meant for banking and insurance industry which may have huge impact on the modes of operations of these financial institutions and their provided financial services.

Course contents: Banks and legal environment, The Negotiable Instruments Act 1881, The Bankers' Books Evidence Act 1891, Bank Company Act 1991, Financial Institutions Act 1993, Insolvency Act 1997, Deposit Protection Act 2020, Money Laundering Prevention Act 2002 and 2012 (Amended), Money Loan Court Act 2003, Insurance Development and Regulatory Authority Act 2010.

Textbooks

1. Bank Company Laws of Bangladesh by Md. Altaf Hossain
2. The Law of Banking and Insurance by Asaduzzaman, Mohammed Sheikh Sadi and Md. Mamunur Rashid

Reference books

1. Banks and Legal Environment by R. M. Debnath
2. Bank Company and Securities Law by S. M. Masud Rana

B-206 Comparative Banking Systems

Course objectives: The course aims at highlighting an in-depth knowledge and comparisons of the banking system in Bangladesh and that of other countries in different parts of the globe. The students will be enlightened with historical aspects regarding reforms and dynamisms of banking systems and products in different nations. The learner will be familiarized with the conceptual similarities and contrasts between diverse banking systems.

Course contents: Introduction to bank and bank's functions, banking system in Bangladesh, diversification of banking activities, bank structure and regulations in the UK, USA, Japan, the EU, India, China, Russia, Banking in emerging economies, Islamic banking system, bank failures and financial crises, competitive issues in banking.

Textbook: Modern Banking by Shelagh Heffernan

Reference book: Banking Systems by Ubekhart

B-207 Corporate Accounting

Course objectives: This course focuses on a range of advanced financial accounting issues. An understanding of the accounting requirements for a corporate group and familiarity with the theory underlying the methods used to account for inter-company investments is required for this course. Students will attain the ability to prepare consolidated accounts for a corporate group after completing the course.

Course contents: Accounting for business amalgamations, external reconstruction and takeovers; liquidation of companies and consolidated accounts of holding companies; final account of banks, non-bank financial institutions and insurance companies; valuation of goodwill.

Textbook: Advanced Accountancy II by S. P. Jain and K. L. Narang

Reference book: Company Accounting by Ken J. Leo, Jeffrey Knapp, Susan McGowan and John Sweeting

B-208 Inferential Statistics

Course objectives: Statistical inference makes propositions about a population, using data drawn from the population with some forms of sampling. The course introduces students with basic theories to understand and develop several tools and techniques to analyze point and interval estimation as well as test hypothesis on population parameters.

Course contents: Probability, probability distributions, sampling and sampling distributions, estimation of parameters, test of hypothesis, small sampling theory, chi-square test, analysis of variance, business forecasting and time series analysis, multiple regression analysis, assumptions, violation and consequences, introducing STATA in inferential statistics.

Textbooks

1. Statistical Techniques in Business and Economics by A. Lind, W. G. Marchal, and S. A. Wathen
2. Statistics for Business and Economics by D. R. Anderson, D. J. Sweeney and T. A. Williams

Reference books

1. Guidelines of STATA published by ISRT, Dhaka University
2. Statistics for Management by Richard I. Levin and David S. Rubin

B-209 Marketing Management

Course objectives: The course focuses attention on the nature of marketing as it is practiced in a business environment, especially in financial institutions. The course will particularly highlight the variety of different service types, importance of interaction between customer and service provider and the challenges of achieving service differentiation.

Course contents: Market, marketing, relationship marketing, consumer behavior, competitor analysis, marketing mix, product strategy, pricing strategy, placing strategy, promotion strategy, extended marketing mix for financial institutions, integrated gaps model of service quality, service recovery.

Textbooks

1. Principles of Marketing by Philip Kotler and Gary Armstrong, Latest Edition
2. Marketing of Banking Services, The Indian Institute of Bankers

Reference books

1. Services Marketing by Mary Bitner and Valarie Zeithaml
2. Marketing Financial Services by Mary Ann Pezzullo, American Bankers Association

B-210 Organization Behavior and Human Resource Management

Course objectives: This course is aimed at furnishing students with the basics of organizational behavior noticed in different types of organizations and the human resource management strategies undertaken by them.

Course contents: Organizational behavior, diversity in organizations, attitudes and job satisfaction, foundations of group behavior, conflict and negotiation, accidents and safety at work, organizational culture, human resource management, job analysis, talent management process, personnel planning and recruiting, training and development, performance management and appraisal, rewards management.

Textbooks

1. Organizational Behavior by Stephen P. Robbins, Timothy A. Judge and Neharika Vohra
2. Human Resource Management by Gary Dessler

B-301 Corporate and Retail Banking

Course objectives: The objective of the course is to introduce the students with the knowledge about activities conducted in corporate and retail banks from the perspective of Bangladesh and around the globe. It contains mathematical application, case studies on banks and study of distinguished articles which will enhance the practical knowledge of students besides their theoretical knowledge.

Course contents: Introduction to corporate and retail banking, overview of the changing financial services sector, retail banking in Bangladesh and beyond, opening and operating bank accounts, establishing new banks, branches, ATM, tele-services and website, managing and pricing deposit products, corporate banking in banking and beyond, lending to business firms and pricing business loans, consumer loans, credit cards, real estate lending, loan sales and trading: an innovative forms risk transfers, asset securitization, mobile banking growth and driving forces, agent banking.

Textbook: Bank Management and Financial Services by Peter S. Rose and Sylvia C. Hudgins

Reference book: Retail Banking by Keith Pond

B-302 Public Finance

Course objectives: The main goal of this course is to study the effect of government expenditure programs and taxation systems on the welfare and behavior of citizens. After completing the course the students will understand why and how the government may intervene in an economy.

Course contents: Introduction to public finance, government revenue and expenditure systems, tools of positive and normative analysis, public goods, externalities, political economy, cost-benefit analysis; social security: unemployment and health insurance; income redistribution, fiscal deficit and public debt, taxation.

Textbook: Public Finance by Harvey S. Rosen and Ted Gayer

Reference book: Public Finance and Public Policy by Jonathan Gruber

B-303 Financial Markets and Institutions

Course objectives: This course is a gateway course to other major courses in the stream of finance. It provides a foundation that students will need in advanced finance classes. This course is designed to help understand the mechanics of financial instruments and market participants.

Course contents: Introduction to financial markets and an evaluation of the institutions, instruments and participants involved in the industry, Evaluation of equity, money, bond, futures, options and exchange rate markets, investigation of various institutional participants and different types of financial instruments.

Textbook: Financial Markets and Institutions by Jeff Madura

Reference book: Foundations of Financial Markets and Institutions by Frank J. Fabozzi, Franco Modigliani, Frank J. Jones, and Micheal G. Ferri

B- 304 Digital Transformation in Financial Services

Course objectives: This course seeks to provide students with a clear understanding of the concept of digital banking practices and internet based modern financial services. The course is designed to update students with current developments in the banking industry with respect to the application of automation, online platform and electronic transactions. The process of digital transformation is the keystone of this course.

Course contents: Theory and operations of modern banking, recent developments and trends in e-banking activities, fundamentals of e-banking, delivery channels, data communication and network infrastructure, plastic money, electronic payment system, mobile financial services, security issues of online banking, IT risk and risk management principles of e-banking.

Textbook: E-Banking and E-Commerce by Shibli Rubayat-Ul-Islam

Reference book: E-Banking by Raghunath Desai

B-305 Managerial Accounting

Course objectives: This course seeks to give an understanding of the ways in which management accountants can provide relevant information for a variety of decisions to be made in managing any organization. On completion of this course, students should be able to identify, use and interpret the results of costing techniques appropriate to different activities and decisions; formulate and use standards and budgets for planning and control purposes; understand the role of responsible accounting and performance measurement; appreciate the need to relate management accounting systems to contemporary thinking about organizational planning and control.

Course contents: Managerial accounting and cost concepts, job order costing, process costing, cost-profit-volume analysis, variable costing and segment reporting, activity-based costing, master budgeting, flexible budgets and performance analysis, capital budgeting decisions, statement of cash flows, financial statement analysis.

Textbook: Managerial Accounting by Ray H. Garrison, Eric W. Noreen and Peter C. Brewer

Reference books

1. Introduction to Management Accounting by C. T. Horngren, G. Sundemand and W. O. Stratton
2. Cost Accounting: Using a Cost Management Approach by L. G. Rayburn

B-306 Personal and Corporate Taxation

Course objectives: This course has been designed to give students a practical orientation about taxation system of Bangladesh. Students will learn to calculate the personal income taxation, business taxation system and regulations involved in this taxation process. Upon completion of this course students will master in taxation system of Bangladesh and its importance in economic and financial system of the country.

Course contents: Taxation and its scope, Bangladesh income tax, basics of income tax, income and its classification, assessment; calculation of taxation: income from salary, income from interest and securities, income from household properties, income from agriculture, income from business and profession, income from capital gain; custom and other taxes, value added tax.

Textbook: Bangladesh Income Tax Theory and Practice by Nikhil Candra Shil, Mohammad Zakaria Masud and Mohammad Faridul Alam

B-307 Security Analysis and Portfolio Management

Course objectives: This course is designed to provide the students with the basic principles and techniques of security analysis including securities trading and regulation. The course aims to introduce students with the equity and the bond market, stock options, and approaches to investing in the stock market and building stock portfolios. Particular emphasis is given to three competing approaches to stock investment:

Fundamental analysis, technical analysis and efficient market analysis. The course will also encourage students to apply stock and option valuation models in portfolio management.

Course contents: Definition of securities, securities regulation in Bangladesh, the investment environment, markets and instruments, trading mechanism, macroeconomic and industry analysis, fundamental analysis, technical analysis, equity valuation models, valuation of fixed income securities, portfolio analysis, construction of optimal risky portfolio; options valuation; and market microstructure.

Textbooks

1. Investment Analysis and Portfolio Management by F. K. Reilly and K. C. Brown
2. Investments, Zvi Bodie, Alex Kane and Alan Marcus

Reference book: Investments: Analysis and Management by Charles P. Jones

B-308 International Business and Banking

Course objectives: The main objective is to develop an understanding of the international business opportunities and challenges as faced by the local firms and individuals, and to identify ways how they can best address these issues when competing in the global marketplace.

Course contents: Globalization and international business, cultural environments of business, political and legal environments of business, economic environments of business, international trade and factor mobility theory, governmental influence on trade; export-import: documentation and steps, methods and instruments of payment and pricing terms; methods of financing exporter, international flow of fund, exchange rate determination, currency derivatives, international arbitrage and interest rate parity, relationship among inflation, interest rate and exchange rate, operations of offshore banking unit in Bangladesh.

Textbook: International Business: Environments and Operations by John D. Daniels, Lee H. Radebaugh, and Daniel P. Sullivan

Reference book: Export Import Management by Justin Paul and Rajiv A. Sarker

B-309 Auditing and Financial Reporting

Course objectives: This course is outlined to understand the concept and objectives of auditing and gain working knowledge of generally accepted auditing procedures and of techniques and skills needed to apply them in audit and attestation engagements and solving simple case-studies. After completing the course, students are expected to gain the latest knowledge of auditing, the awareness of International Auditing Standards, with the latest tools and techniques in internal and external auditing.

Course contents: Auditing and assurance services, professional standards, engagement planning, management fraud and audit risk; risk assessment: internal control evaluation; employee fraud and audit of cash, revenue and collection cycle, acquisition and expenditure cycle, finance and investment cycle, completing the audit, reports on audited financial statements, audit and inspection practices in the financial institutions in Bangladesh.

Textbooks

1. Auditing: An Integrated Approach by Alvin A. Arens and James K. Loebbecke
2. Assurance Manual, The Institute of Chartered Accountants of Bangladesh (ICAB), Professional Stage

Reference book: Auditing and Assurance Services by Louwers, Ramsay, Sinason, Strawser and Thibodeau

B-310 Quantitative Analysis

Course objectives: Business decision-making involves considerable complexity and uncertainty. This course introduces the concepts in quantitative business analysis to help students gain a clear understanding of the key elements in the decision making process. Methods will be discussed that are used extensively in business organizations. These methods provide the students with the tools and the skills to approach, analyze, and solve problems of varying scales.

Course contents: Concept of quantitative analysis, linear programming models: graphical and computer methods, linear programming: simplex method, specially structured linear programs: transportation and assignment problems, decision analysis, waiting lines and queuing theory, forecasting, moving averages and smoothing averages

Text book: Quantitative Analysis for Management by Barry Render and Ralph M. Stair

Reference books

1. Quantitative Approaches to Management by Richard I. Levin and David S. Rubin
2. Quantitative Decision Making by Lawrence L. Lapin and William D. Whisler

B-401 Islamic Economics and Banking

Course objectives: The main objective of this course is to equip students with the knowledge of Islamic Economics, financial and banking system. Students will be able to gather the practical knowledge of fast-growing Islamic banking system which will help us to develop the required manpower needed for the industry.

Course contents: Foundation of Islamic economics, Islamic microeconomics, Islamic macroeconomics, Islamic financial system, Islamic banking around the world and in Bangladesh. Foundation and development of Islamic banking, concepts, objectives, and basic features of Islamic banking, funding an Islamic bank and mobilizing deposits, modes of investment of Islamic banks, projects financing criteria of Islamic banks, problems and prospects of Islamic banking, central banking in an Islamic framework.

Textbook: Islamic Economics: Principles and Analysis by Adam Abdullah, Mohamed Aslam Haneef, Mustafa Omar Mohammed and Moutaz Abojeib

Reference book: Islamic Banking: An Introduction and Overview by M. Kabir Hassan and Mervyn K. Lewis

B-402 Financial Statement Analysis

Course objectives: The objective of this course is to provide students with a framework for analyzing a firm's past performance, estimating its future performance and valuing its equity. The course integrates key concepts from accounting, finance, economics and business strategy and applies them to financial decision-making.

Course contents: Overview of financial statement: business analysis and its types, component of business analysis, financial statements, links between financial statement, comparative FSA, common-size FSA, ratio analysis, equity analysis, cash flow analysis, prospective analysis with details, credit analysis and its components, return on invested capital, operating activity and liquidity analysis.

Textbook: Financial Statement Analysis by K. R. Subramanyam and John J. Wild

Reference book: Financial Statement Analysis and Security Valuation by Stephen H. Penman

B-403 Corporate Finance

Course objectives: This course provides an inclusive combination of the theory, methods and concerns of corporate finance. The primary objective is to provide the framework, concepts and tools for analyzing corporate level decisions and strategies based on the principles of modern financial theory. The approach of this advanced finance course is rigorous and analytical.

Course contents: Payout policy and capital structure, mergers and other forms of corporate restructuring, convertibles and warrants, risk and managerial options in capital budgeting, capital investment decisions, long term financing, discounted cash flow techniques, valuation of financial institutions and risk management.

Textbook: Fundamentals of Corporate Finance by Bradford D. Jordan, Randolph W. Westerfield and Stephen Ross

Reference book: The Theory of Corporate Finance by Jean Tirole

B-404 Insurance and Risk Management

Course objectives: The objective of this course is to make students acquainted with insurance and risk management which is the evaluation and quantification of the likelihood and financial impact of unanticipated events that may occur in individual and business organizations that need settlement by the insurer. This course covers the basic idea of functioning of insurance as a risk management tool.

Course contents: Risk and its management, risk identification and measurement, pooling arrangement and diversification, risk aversion and risk management by individuals and corporations, insurability of risk, contractual provision and legal doctrines, risk management and shareholder wealth, risk retention and reduction decision, analytical tools used in corporate risk, alternative risk transfer.

Textbooks

1. Principles of Risk Management and Insurance by George E. Rejda
2. Insurance Principles and Practice by M. N. Mishra and S. B Mishra
3. Risk Management and Insurance by Scott E. Harrington and Gregory R. Neihaus

Reference books

1. Insurance Business and Finance, Chartered Insurance Institute TextBook
2. Elements of Actuarial Science by K. C. Mishra and C. S. Kumar

B-405 Merchant and Investment Banking

Course objectives: This course is one of the major courses to educate the students with the essentials of capital creation, investment management, and primary and secondary market making. The students are expected to learn how securities are placed in the market, role of investment bankers in issue management, as well as corporate restructuring and corporate advisory.

Course contents: Introduction to investment banking, difference between merchant banking and investment banking, major functions of investment bankers and broad array of activities of investment bankers such as primary market making, venture capital, financial engineering, IPO: shelf registration; details of rights offer: the use of rights issue, issue terms and related problems; underwriting methods, role of underwriters to manage and market a new issue, book building process, types of underwriters, significance of underwriting, private placement, offer price determination, firm valuation models, technical analysis and investment choices, analysis of offer documents, overview of present industry practice.

Textbook: Investment Banking: Valuation, Leveraged Buyouts, and Mergers and Acquisitions by Joshua Pearl and Joshua Rosenbaum.

Reference book: The Business of Investment Banking: A Comprehensive Overview by K. Thomas Liaw

B-406 Central Banking and Monetary Policy

Course objectives: The objective of this course is to provide an understanding of the purposes and functions of central banks and the challenges they confront. A major discussion of this course is on monetary policy. The course considers the instruments available to the monetary authorities to achieve the aims and assesses the relative merits of the approaches to the implementation of monetary policy.

Course contents: Brief overview of central banking history, international monetary system, modern central banking rules and functions, modern central banking mandates, theoretical foundation of the practice of modern monetary policy, monetary policy regimes, monetary policy implementation, monetary policy transmission mechanism, monetary policy statement preparation and publication, theoretical foundation of financial stability, monitoring and identifying the risks of financial instability and intervention tools for ex-ante and ex-post financial instability, guidelines on risk based capital adequacy, central bank independence and transparency.

Textbook: Theory and Practice in Sustaining Monetary and Financial Stability by Thammarak Moenjak

Reference books

1. The Economics of Money, Banking, and Financial Market by Fredric S. Mishkin
2. Various relevant publications of Bangladesh Bank and Ministry of Finance

B-407 Credit Management

Course objectives: The objective of this course is to provide an understanding of the concepts, processes and techniques that underpin best practice across a range of credit environments. A further mission of the course is to strengthen students' analytical skills by extending critical thinking when applying accounting and financial knowledge in the practice of lending, particularly assessing a borrower's financial position during and after a lending decision is made.

Course contents: Management of bank funds: sources and uses of funds, bank lending: policies and procedure, lending to business firms; securities for bank advances, guarantees, working capital and term loan financing, loan documentation, credit assessment and risk grading – internal credit risk rating system, default risk models, what if: credit risk stress testing.

Textbooks

1. Bank Management and Financial Services by Peter S. Rose and Sylvia C. Hudgins
2. Management of Bank Credit by H. R. Suneja

Reference book: Bangladesh Bank: Regulations and Guidelines

B-408 Project Appraisal and Management

Course objectives: The course aims at imparting to the students' knowledge of principles of processes commonly used in project cycle management and the skills for effective application of such processes for sustainable community driven development programs. It will cover the tools and techniques for identification, analysis, design, implementation, monitoring and evaluation of programs and projects from the point of view of all stakeholders.

Course contents: Projects characteristics and type, project appraisal, social cost benefit analysis, project cost estimation, project financing, financial appraisal, project planning and scheduling, project cost control, rehabilitation of sick units, project contracts, project risk analysis, options in projects.

Textbook: Project Management by K. Nagarajon

Reference books

1. Projects: Planning, Implementation, Controlling and Financing by Prasanna Chandra
2. Practical Techniques for Effective Project Investment Appraisal by Ralph Tiffin
3. Project Appraisal and Macroeconomic Policy by Tsjalle Van Der Burg

B-409 Bank Treasury Management

Course objectives: This course is designed to give an overview of the treasury function of financial institutions with special concentration on bank, thus, will facilitate a better understanding of the major facets of treasury and financial risk management. After completing the course, the students will be able to analyze the changing role of treasury function in banks and financial institutions in the competitive environment and examine various strategies for improving treasury operations.

Course contents: Basics of treasury management, functions of bank's treasury, structure of bank treasury, treasury products of banks, types of treasury risks and their management (interest rate, foreign exchange, credit, operation), asset-liability management, liquidity management, investment management, foreign exchange market management, derivatives, securitization, treasury policies for debt.

Textbook: Bank Treasury Management by Vincent Baritsch

Reference books

1. Corporate Treasury and Cash Management by Robert Cooper
2. Treasury Management by Alan Hudson, Mark Logan and Alan Colley
3. Bank Management and Financial Services by Peter S. Rose and Sylvia C. Hudgins

B-410 Business Research Methodology

Course objectives: This course is designed to provide students with a basic understanding of research and its relevance to businesses. Upon successful completion of the course, students will earn a level of competence in business research whereby they will be able to analyze business problems and use scientific research as a problem-solving tool.

Course contents: Research in business, ethics in business research, thinking like a researcher, research process, research design, qualitative research, observation studies, experiments and surveys, measurement and measurement scales, questionnaires and instruments, sampling, data preparation and description, exploring, displaying and examining data, hypothesis testing, measures of association, presenting insights and findings, writing reports.

Textbook: Business Research Methods by Donald R. Cooper and Pamela S. Schindler

Reference books

1. Research Methods for Business Students by Mark Saunders, Philip Lewis and Adrian Thornhill
2. Business Research Methods by William G. Zikmund, Barry J. Babin, Jon C. Carr, Atanu Adhikari and Mitch Griffin

MBA PROGRAM

14. MBA PROGRAM

14.1 Rules for the MBA Program

The Master of Business Administration (MBA) Program of the Department of Banking and Insurance is a full-time 48-credit hour program. The program has two wings: banking and insurance. Both are designed to meet the need of students who want to develop their career as executives in the business world, teachers in academic institutions and researchers in various organizations. Rules and regulations approved by the University are designed to administer the MBA program.

Admission

Only four-year BBA graduates of the Department of Banking and Insurance of the University of Dhaka are eligible to get admission into the MBA Program and they can choose one area of concentration from banking and insurance. The class size of the MBA Program is determined by the Department.

Duration of the Program and Course Distribution

The program has two semesters spread over one academic year. For each area of concentration, there are both compulsory and elective courses. The program is of one year duration divided into two semesters. Every semester will be of 19 weeks of which 15 weeks for lecture with at least one week break and three weeks for holding the semester final examinations. For each course there will be two lectures of 90 minutes each equivalent to three lectures of one hour per week and thus a total of 45 class hours (lectures) in 15-week period.

In each semester a student will have to take five courses, covering 15 credit hours. A regular student is expected to fulfill the course requirements in two semesters that is in one academic year. At the end of the first semester, each student will select a topic in consultation with the supervisor approved by the Supervision Committee to the fulfillment of internship program. Throughout the second semester, the student will build up the theoretical framework consulting with the supervisor with the normal courses. After completing the final examinations of the second semester, the student will undertake fieldwork and submit the report within 12 weeks. A student admitted into the MBA Program must earn the degree within three academic years.

Evaluation and Grading System

A student's performance in a course is evaluated as under:

Item	Weight (%)
First mid-term test	15
Second mid-term test	15
Term paper	15
Class attendance, class participation, case analysis and presentation	15
Final examination	40
Total	100

Two examiners evaluate the scripts of final examination and the average is taken for grading. If the difference between the marks of two examiners is more than 20%, the script is graded by a third examiner and the average mark of the nearest two is taken. The total marks in a course are converted into letter grade as follows:

Marks Range	Letter Grade	Grade Point	Interpretation
80+	A+	4.00	Outstanding
75-79	A	3.75	Excellent
70-74	A-	3.50	Very Good
65-69	B+	3.25	Good
60-64	B	3.00	Average
55-59	B-	2.75	Below Average
50-54	C+	2.50	Fair
45-49	C	2.25	Poor
40-44	D	2.00	Minimum Pass
Below 40	F	0	Fail

In case of any grievances by any student regarding the result of any course, the student must apply to the program director within one week of the publication of provisional results. The MBA Program Committee reserves the right for re-examination of the script of the course in question.

Class Attendance

A student has to attend 75% of the classes held in a course to sit for the examinations without any disciplinary action. The range of class attendance and the corresponding status are as follows:

Attendance	Status
75% and above	Eligible to sit as regular student
60% -74%	Non-collegiate, will be allowed to sit for the examination with a fine of Tk. 5,000/-
Below 60%	Not allowed to sit for the examination and may seek re-admission in the program

Promotion and Dismissal

A student must maintain a minimum CGPA of 2.5 to remain in good academic standing at all levels of the program. Any student failing to earn the SGPA of 2.00 in the first semester will not be promoted to the second semester and s/he may seek re-admission with the next batch.

Academic Probation

At the end of first semester, if a student fails to maintain an SGPA of 2.5 but possesses the SGPA of 2.00 or more will be placed on academic probation. In this case, the student must improve the SGPA in the second semester to earn the required CGPA for the degree.

Re-take

A student receiving an F grade in a course is needed to improve the grade by re-taking the course offered in the subsequent available semester on payment of necessary fees of the University. A student earning a grade of A- or less in any course may also choose to improve the grade by re-taking the course when available in the next semester on payment of essential fees. However, re-taking of a course is not allowed after graduation. In this case, the concerned student shall have to apply to the Supervision Committee to withhold his/her graduation. Students will be allowed to re-take a course once only. To re-take a course, the student must apply to the Supervision Committee at least four weeks before the commencement of the semester. Any application for re-taking a course will automatically lead to the cancellation of the earlier grade.

Withdrawal

Withdrawal from the program for a definite period of time may be considered if permission is sought from the MBA Supervision Committee keeping the grades of the earlier semester intact. But the student seeking withdrawal must complete the degree in three academic years from the date of first admission.

Degree Requirements and Award

A student must meet the following requirements to earn the MBA degree:

- Complete the required courses and internship program successfully; and
- Earn a minimum CGPA of 2.50 with no F grade in any course.

The BBA graduates of the Department of Banking and Insurance may get a waiver of a maximum of four courses (12 credit hours) with a GPA of at least 3.00 in respective courses to be determined by the MBA Supervision Committee. The nature and number of core and elective courses will be determined by the Academic Committee of the Department. On completion of the degree requirements, the University of Dhaka will award MBA degree on the recommendation of the Departmental Academic Committee.

Adoption of Unfair means

Students adopting unfair means in mid-term tests, term papers, case analysis, presentation and final examinations shall be treated according to the rules of the University.

Dean's Merit List and Dean's Honor List

- Students earned an SGPA of 4.0 in any semester shall be included in the Dean's Merit list of the semester.
- Students obtained a CGPA of at least 3.85 shall be included in the Dean's Honor list of the year of graduation.

Administration of the Program

A four-member Examination Committee will act as the Supervision Committee of the program headed by a Program Director (PD) who will also act as the Chairman of the Examination Committee. The PD will administer the program and will be supported by appropriate logistics from the Department. The tenure of the PD and the members will last for one year. In addition to the normal functions, the committee will have the responsibility as under:

- Looking after the development of course outline prepared by the course teacher, and suggesting required changes to fulfill the objectives of offering the course.
- Planning and coordinating the activities of the MBA program.
- Monitoring the progress of the program.
- Reporting to the Academic Committee at least once in each semester regarding the progress of the program.
- Arranging for the defense of the project paper.
- Preparing any other activities for smooth functioning and development of the program as determined by the Departmental Academic Committee.
- In case of any grievances expressed by any student regarding the grade in any course within one week of the publication of provisional results, the Committee reserves the right to arrange for the re-examination of the scripts of the said course and accordingly report to the Academic Committee.

Computation of Grade Point Average

The Grade Point Average (GPA) will be computed as under:

$$\text{GPA} = \frac{\text{Total Grade Points Secured}}{\text{Total Credit}}$$

A complete example for computing GPA

First Semester

Course	Grade Awarded	Grade Points	No. of Credits	Grade Points Secured
	Col.1	Col.2	Col.3	Col.4= (Col.2×Col.3)
B-501	B	3	3	9
B-502	A ⁺	4	3	12
B-503	C	2	3	6
B-504	B	3	3	9
B-505	C	2	3	6
Total			15	42

Earned Credit (EC) = (3+3+3+3+3) = 15

Semester Grade Point Average (SGPA) = (42÷15) = 2.8

Course	Grade Awarded	Grade Points	No. of Credits	Grade Points Secured
	Col.1	Col.2	Col.3	Col.4= (Col.2×Col.3)
B-506	B	3	3	9
B-507	B	3	3	9
B-508	C	2	3	6
B-509	B	3	3	9
B-510	A ⁺	4	3	12
Project Paper	A ⁺	4	3	12
Defense	A ⁺	4	3	12
Total			21	66

Semester Grade Point Average (SGPA) = (45÷15) = 3.0

Cumulative Data

Total Credit = (15+15+6) = 36

Total Grade Points Secured

= SGPA in First Semester and SGPA in Second Semester

= 42+66= 108

Cumulative Grade Point Average (CGPA) = (108÷36) = 3.00

14.2 Courses for the MBA Program

- **Banking Stream**

Students having a four-year BBA degree in Banking and Insurance will have to complete the five compulsory courses and five elective courses offered by the Department in two semesters, five courses in each semester, if they enroll in Banking stream.

Compulsory Courses	Elective Courses
B-501: Bank Management	B-506: Strategic Management and Leadership
B-502: Foreign Exchange Management	B-507: Micro Credit and Development Banking
B-503: Management of Financial Institutions	B-508: Risk Management in Banks
B-504: Financial Regulations and Supervision	B-509: Business Ethics and Corporate Governance
B-505: Econometric Techniques	B-510: Electronic Banking
	B-511: International Financial Management
	B-512: Bank Frauds: Detection and Prevention
	B-513: Financial Derivatives
	B-514: Contemporary Issues in Banking and Insurance
	B-515: Development Economics
	B-531: Islamic Economics and Banking
	B-532: Security Analysis and Portfolio Management
	B-533: Financial Markets and Institutions
	B-534: Project Appraisal and Management
Internship Viva-Voce Examination	

Note: The Department will offer any of the five elective courses depending on the availability of teachers.

- **Insurance Stream**

Students having a four-year BBA degree in Banking and Insurance will have to complete the five compulsory courses and five elective courses offered by the department in two semesters, five courses in each semester, if they enroll in Insurance stream.

Compulsory Courses	Elective Courses
I-501: Insurance Underwriting and Claim Settlement	I-506: Strategic Management and Leadership
I-502: Actuarial Science	I-507: Reinsurance
I-503: Property and Liability Insurance	I-508: Social and Health Insurance
I-504: Insurance Regulations and Supervision	I-509: Business Ethics and Corporate Governance
I-505: Econometric Techniques	I-510: Islamic Insurance
	I-511: Insurance Fund Management
	I-512: Insurance Corporate Management
	I-513: Financial Derivatives
	I-514: Contemporary Issues in Banking and Insurance
	I-515: Development Economics
	I-531: Islamic Economics and Banking
	I-532: Security Analysis and Portfolio Management
	I-533: Financial Markets and Institutions
	I-534: Project Appraisal and Management
Internship Viva-Voce Examination	

Note: The Department will offer any of the five elective courses depending on the availability of teachers.

14.3 Course Description

- **Banking Stream**

First Semester [Compulsory Courses]

B-501 Bank Management

Course objectives: This course is intended to cover all the dimensions of bank management ranging from deposit, asset-liability management, liquidity, credit, investment to equity management. While studying, the students are expected to understand different categories of services offered by a commercial bank, measure and evaluate the performance of a commercial bank, find the interest sensitive GAP and its impact over the asset portfolio of the bank, understand different money market and capital market instruments that are used as vehicle for investment, ways to manage the liquidity and reserve of a commercial bank, and set and evaluate strategies to pricing a bank's deposits and loans.

Course content: Overview of the changing financial services industry, impact of government policy and regulation on industry, organization and structure of the industry, measuring and evaluating the performance of banks; risk management for changing interest rates: ALM and duration gap; investment function in financial services management, money and capital markets instruments, liquidity and reserve management strategies and policies, managing and pricing deposit, management of capital and capital adequacy, state of Basel I, II and III implementation; lending policies and procedures: managing credit risk; lending to business firms and pricing business loans, bank collateral management.

Textbook: Bank Management and Financial Services by Peter S. Rose and Sylvia C. Hudgins

Reference books

1. Management of Financial Institutions by Anthony Saunders
2. Investments by Zvi Bodie, Alex Cane and Alan J. Marcus

B-502 Foreign Exchange Management

Course objectives: The objective of this course is to provide the basic concepts of foreign exchange while highlighting the recent changes in foreign exchange and foreign trade that give rise to different new areas to explore. After completion of this course, students are expected to understand the needs and functions of foreign exchange markets and international financial markets along with multifarious work management in foreign exchange branches of commercial banks.

Course contents: Foreign exchange and international financial system, architecture of foreign exchange markets, participants in foreign exchange markets (arbitrage, speculation, hedging), exchange rate determination, types of foreign exchange operations (spot, forward, FX swaps, currency swaps, futures and option) and documentation, relationship between the changes of exchange rates and the dynamics of fundamental economic factors (balance of payments, inflation, interest rates, expectations), nature of foreign exchange exposure and risk and its management, structure of the balance of payments and main relations between economic transaction in the balance of payments, export and import financing, international investment and capital flow, foreign exchange scenario in Bangladesh.

Textbooks

1. Foreign Exchange and Risk Management by Syed Ashraf Ali
2. International Financial Management by Jeff Madura

Reference book: Money, Interest and Banking in Economic Development by Fry J. Maxwell

B- 503 Management of Financial Institutions

Course objectives: This course is the application of modern finance theory to the financial decision making and management of banks and non-bank financial institutions particularly from a risk perspective. After completing this course students will understand the risks such as interest rate risk, credit risk, market risk, liquidity risk, operational risk etc. confronted by financial institutions. Students will also be able to apply relevant techniques to measure and manage them.

Course contents: Financial services industry, specialness of FIs and financial intermediation risk, off-balance-sheet risk, interest rate risk-I and II, credit risk-I and II, sovereign risk and foreign exchange risk, liquidity risk, liability and liquidity management, operational risks management, capital adequacy.

Textbook: Fundamentals of Financial Institutions Management by M. Cornett and A. Saunders

Reference book: Bank Management and Financial Services by Peter S. Rose and Sylvia C. Hudgins

B-504 Financial Regulations and Supervision

Course objectives: The course aims to provide students with a holistic macro view of finance and banking sector, especially how the environment might be shaped and influenced by policies and regulations from government and regulatory agencies, and foundation knowledge in bank management.

Course contents: Meaning and importance of financial regulation and supervision, framework for banking regulation and supervision, banking acts, supervision of bank liquidity and capital adequacy (Basel Accord), control on foreign currency exposure, changing structure of banking regulations, supervision and regulation of investment business, supervision and regulations of insurance business, regulations overseas, causes of regulatory changes.

Textbooks

1. The Economics of Money, Banking and Financial Markets by Frederic S. Mishkin
2. An Introduction to Global Financial Markets by S. Valdez and P. Molyneux

Reference books

1. Inside the City –How the Money Machine Works by P. Coggan
2. Relevant practical cases, required newspaper cuts and chapters of referred books

B-505/I-505 Econometric Techniques

Course objectives: The main objectives of the course are to introduce students to econometric techniques and to prepare them to do their own applied work. Students are encouraged to think of the course as a preparation toward their thesis research project. The prerequisites of the course are Calculus and Statistics at an intermediate level. The knowledge of some computer- programming will be necessary.

Course contents: Concept of econometrics, simple regression model, multivariate regression analysis, inference in the multivariate regression model, asymptotic properties of OLS, further issues in OLS estimation, heteroskedasticity, introduction to panel data methods, application/lab practice.

Textbook: Introductory Econometrics: A Modern Approach by Jeffrey Wooldridge

Reference books

1. Econometrics Methods by J. Johnston and J. Prischke
2. Econometric Analysis of Cross Section and Panel Data by Jeffrey Wooldridge
3. Econometric Analysis by W. H.Green

B-506/I-506 Strategic Management and Leadership

Course objectives: This course is to provide students with a sound theoretical base towards effective practices in leading and managing corporations and business organizations from a strategic perspective. Particular emphasis is placed on leadership and strategic management including strategic planning which help students become excellent strategic thinkers.

Course contents: Strategic management and leadership, leadership of professionally staffed organizations, strategy formulation and comparative advantage, leading and managing organizations, leading and managing change, strategic management perspectives, levels and modes of strategy, managing strategically, strategic planning.

Textbook: Strategic Management by Pearce, Robinson and Mital

Reference book: Strategic Management by Charles W. Hill and Jones

B-507 Micro Credit and Development Banking

Course objectives: This course provides an overview of how microcredit works as an effective tool to alleviate poverty, empower women and build social capital. Microcredit institutions extend small amount of credit to the poor. They follow a different approach to sanction credit to borrowers. The borrowers have to form groups to get loans, monitor each other's behavior and put trust among them.

Course contents: Microcredit, rationale of microcredit, principles of microcredit, the reach of microcredit, microcredit and poverty alleviation, microcredit and women's empowerment, microcredit and social capital, wider impact of microcredit, the political economy of microcredit, sustainability of microcredit organizations, regulations of microcredit, lessons from impact analysis and challenges ahead and microfinance in Bangladesh.

Required books

1. Readings in Microfinance: Reach and Impact by S. R. Osmani and M. A. Baqui Khailly
2. Attacking Poverty with Microcredit by Salehuddin Ahmed and M. A. Hakim
3. Fighting Poverty with Microcredit: Experience in Bangladesh by Shahidur R. Khandker

B-508 Risk Management in Banks

Course objectives: The goal of this course is to understand how risks are categorized, quantified, monitored and managed within banks utilizing the relevant regulatory requirements. It deals with analyzing economic rationales for risk management, studying methods to assess the risk, analyzing on and off balance sheet techniques to manage risk as well as discussing contemporary events and their implications for effective risk management in banks.

Course contents: Fundamental issues of risk management, commercial banking business models, asset-liability management, quantifying managing interest rate risk, off-balance sheet approaches to interest rate risk management; banking risk measurement: Value at risk; comparison of ALM and VaR approaches to risk management, role of securitization in asset liability management, credit risk, liquidity risk, operational risk and abuse of financial services, foreign exchange risk management, regulation as a force shaping the banking sector, managing internal control and compliance risk, stress testing.

Textbooks

1. Risk Management in Banking by Joel Bessis
2. Managing Bank Risk: An Introduction to Broad-Base Credit Engineering by Morton Glantz

Reference books

1. Financial Institutions Management: A Risk Management Approach by Saunders and Cornett
2. Additional reading materials and guidelines from Central Bank

B-509/I-509 Business Ethics and Corporate Governance

Course objectives: The objective of the course is to provide students with the knowledge of basic codes of ethics and social responsibility related to business environment. The course also aims at offering students with a comprehensive knowledge of corporate governance followed by different types of organizations.

Course contents: Business ethics concept, theories and tools of business ethics, social responsibility of business, managerial ethics, corporate ethics, ethical expectations from employees, employers, buyers and sellers, corporate governance concept, corporation, shareholders, ownership, directors, monitoring, management, performance, corporate governance in the banking industry of Bangladesh, case studies on corporations in crisis.

Textbooks

1. Business Ethics by A. R. Khan
2. Corporate Governance by Robert A.G. Monks and Nell Minow

Reference books

1. Prudential Regulations for Banks: Selected Issues, Bangladesh Bank, January 2014
2. Corporate Governance by Kesho Prasad

B-510 Electronic Banking

Course objectives: This course seeks to provide students with a clear understanding of the concept of electronic banking and electronic commerce to equip students with current developments in the banking industry with respect to the application of electronics in banking. It will prepare students with modern and more current developments in the banking sector, knowledge on application of the internet, computers and other electronic gadgets, facilitate the operations and executions of modern technical banking smoothly in both national and international arena.

Course contents: Theory and praxis of modern banking and recent developments and trends in e-banking activities, concepts of e-banking, delivery channels, data communication and network infrastructure, plastic money, electronic payment system, mobile financial services, security issues of online banking, IT risk and risk management principles of e-banking.

Textbook: E-Banking and E-Commerce by Prof. Shibli Rubayat-UI-Islam

Reference books

1. E-banking by Raghunath Desai
2. E-banking Management: Issues, Solutions, and Strategies by Mahmood Shah and Steve Clarke

B-511 International Financial Management

Course objectives: The goal of this course is to examine the factors encountered by multinational financial manager in making financing and investment decisions with a global perspective. It also involves the understanding of the macroeconomic environment governing international business. Along with achieving above objectives students will develop concepts and practical knowledge by knowing international markets, investment and financing procedures which are the fundamental discussion in this course.

Course contents: Multinational financial management, international flow of funds and financial market, exchange rate determination, currency derivatives, international arbitrage and interest rate parity, relationship among inflation, interest rate and exchange rate, forecasting the exchange rate and exchange rate fluctuation, managing transaction, economic and translation exposures, direct foreign investment, multinational capital budgeting, cost of capital and capital structure.

Textbook: International Financial Management by Jeff Madura

Reference book: Multinational Business Finance by David K. Eiteman and I. Stonehill

B-512 Bank Frauds: Detection and Prevention

Course objectives: Since the inception of banking business, fraud came into the light by users, bankers or even by the third-party outsiders affecting the industry adversely. Bangladesh has the history of bank fraud for a long time. But it got the momentum in recent times due to large-scale fraud in various banks especially state-owned commercial banks. The central bank of the country is also not free from such fraud. The objective of the course is to provide an overview of the frauds, analyze their consequences and find out remedies.

Course contents: Nature and types of bank frauds, forged signatures; material alterations: implications for bank; forged currency notes and counterfeits, credit card frauds, computer frauds in banks, bank robberies, departmental inquiries and internal audits, regulatory investigations by BB, NBR and Police, bank documents their protections, case analysis on bank frauds and seminar on 'bank frauds: role of bankers'.

Textbook: Bank Frauds: Prevention and Detection by B. R. Sharma

Reference book: Bank Fraud: Using technology to combat losses by Revathi Subramanian

B-513/I-513 Financial Derivatives

Course objectives: The objective of this course is to introduce well prepared and motivated graduate-level students to a broader range of topics related to the financial derivatives markets and instruments, including pricing theory and applications; to develop an understanding of the contract designs and trading mechanics for a variety of financial derivatives defined relative to equity prices and indexes, currencies and interest rates; to learn how these derivatives can be used to leverage, hedge or otherwise change the risk profiles of investors or corporate managers in host of real world implementations.

Course contents: Concepts and mechanics of future markets, futures and interest rates, forwards/futures prices and interest rate, swaps, securitization and the crisis of 2007, options, trading strategies involving options, Binomial and Wiener process and Ito's lemma, B-S-M option models, currency and futures options, Greeks and volatility smiles, value at risk, derivatives mishaps and lesson from them.

Textbook: Options, Futures and Other Derivatives by John C. Hull

Reference books

1. Risk Takers by John Marthinsen
2. The End of Wall Street by Roger Lowenstein
3. The Quants by Scott Patterson

B-514/I-514 Contemporary Issues in Banking and Insurance

Course objectives: This course is designed to provide students with a critical understanding of theory and practice of banking and insurance in the context of real world issues in Bangladesh as well as around the globe. Through consideration of contemporary examples, this course will underline how banking and insurance might be utilized to real world situations in response to contemporary risk issues. Upon successful completion of this course, students will have the knowledge and skills to understand a range of key issues in contemporary banking and insurance, analyze and evaluate one or more selected key contemporary issue(s), make recommendations regarding the issue(s) to the banks and insurance companies and/or relevant authorities, and communicate those recommendations orally and in writing.

Course contents: Recent states of banking systems in Bangladesh and around the world, current forces to change banking businesses and its effect on money and capital markets, impact of current changes on banks' asset-liability structure, banks' services, portfolio of investment, pricing of deposits and advances, customer services, risk management, profitability approach, basic principles of risk financing, detailed examination of insurance theory; critical analysis of insurance practice; examination of contemporary risk issues in Bangladesh and the global insurance marketplace.

Required Readings: There is no so specific text book for this course. Relevant articles, research papers, working papers, circulars from Bangladesh Bank and IDRA and selected writings will be followed.

B-515/I-515 Development Economics

Course objectives: The course deals with the principal issues of economic development with special references to international dimensions of national development policy making. Upon completion of this course, students should be able to acquire an understanding of the issues and on-going debates on development economics, discuss the important models and theories in economic development and their policy implications, apply an analytical framework to understand the important structural characteristics of development, understand and evaluate the unevenness in development and acquire skills in conducting research related to development issues.

Course contents: Economic growth and development: concepts and theories, poverty and inequality, population growth in economic development, migration and development, education, health and development, agricultural transformation and development, industrialization and development, environment and development, roles of market, state and civil society in economic development, international trade and development, role of capital formation in development, whither economic development in Bangladesh?

Textbook: Economic Development by Michael P. Todaro and Stephen C. Smith

Reference books

1. Development as Freedom by Amartya Sen
2. Unnayaner Orthony by Rizwanul Islam

B-531/I-531 Islamic Economics and Banking

Course objectives: The main objective of this course is to equip students with the knowledge of Islamic economics, financial and banking system. Students will be able to gather the practical knowledge of fast-growing Islamic banking system which will help us to develop the required manpower needed for the industry.

Course contents: Foundation of Islamic economics, Islamic microeconomics, Islamic macroeconomics, Islamic financial system, Islamic banking around the world and in Bangladesh, foundation and development of Islamic banking, concepts, objectives and basic features of Islamic banking, funding an Islamic bank and mobilizing deposits, modes of investment of Islamic banks, project financing criteria of Islamic banks, problems and prospects of Islamic banking, central banking in an Islamic framework.

Textbook: Islamic Economics: Principles and Analysis, by Abojieb, Moutaz, Mohamed Haneef, Mohamed Aslam and Mohammed, Mustafa Omar, eds. (2018) International Shari'ah Research Academy for Islamic Finance (ISRA), Kuala Lumpur.

Reference book: Islamic Banking: An Introduction and Overview by M. Kabir Hassan and Mervyn K. Lewis

532/I-532 Security Analysis and Portfolio Management

Course objectives: This course is designed to provide students with the basic principles and techniques of security analysis including securities trading and regulation. The course aims to introduce students with the equity and the bond market, stock options and approaches to investing in the stock market and building stock portfolios. Particular emphasis is given to three competing approaches to stock investment: fundamental analysis, technical analysis and efficient market analysis. The course will also encourage students to apply stock and option valuation models in portfolio management.

Course contents: Introduction to securities, securities regulation in Bangladesh, investment environment, markets and instruments, trading mechanism, macroeconomic and industry analysis, fundamental analysis, technical analysis, equity valuation models, valuation of fixed income securities, portfolio analysis, construction of optimal risky portfolio, options valuation and market microstructure.

Textbooks

1. Investment Analysis and Portfolio Management by F. K. Reilly and K. C. Brown
2. Investments by Zvi Bodie, Alex Kane and Alan Marcus

Reference book: Investments: Analysis and Management by Charles P. Jones

B -533/I-533 Financial Markets and Institutions

Course objectives: This course is a gateway course to other major courses in the stream of finance. It provides a foundation that students will need in advanced finance classes. This course is designed to help understand the mechanics of financial instruments and market participants.

Course contents: Introduction to financial markets and an evaluation of the institutions, instruments and participants involved in the industry, evaluation of equity, money, bond, futures, options and exchange rate markets, investigation of various institutional participants and different types of financial instruments.

Textbook: Financial Markets and Institutions by Jeff Madura

Reference book: Foundations of Financial Markets and Institutions by Frank J. Fabozzi, Franco Modigliani, Frank J. Jones, and Micheal G. Ferri

B-534/I-534 Project Appraisal and Management

Course objectives: The course aims to introduce students to the principles of processes commonly used in project cycle management and the skills for effective application of such processes for sustainable community driven development programs. It will cover the tools and techniques for identification, analysis, design, implementation, monitoring and evaluation of programs and projects from the point of view of all stakeholders.

Course contents: Projects characteristics and type, project appraisal, social cost benefit analysis, project cost estimation, project financing, financial appraisal, project planning and scheduling, project cost control, rehabilitation of sick units, project contracts, project risk analysis, options in projects.

Textbook: Project Management by K. Nagarajon

Reference books

1. Projects: Planning, Implementation, Controlling and Financing by Prasanna Chandra
2. Practical Techniques for Effective Project Investment Appraisal by Ralph Tiffin
3. Project Appraisal and Macroeconomic Policy by Tsjalle Van Der Burg

- **Insurance Stream**

First Semester [Compulsory Courses]

I-501 Insurance Underwriting and Claim Settlement

Course objectives: The main purpose of the underwriting process is to ensure that an insurer carries a book of business which is both profitable and commensurate with the insurer's own risk appetite. And proper claim settlement ensures the goodwill of insurance company. This course will enrich students with detail ideas about the principles of underwriting and settling claims, steps involved in both processes and other important areas of insurance underwriting and claim settlement which will ease the path of developing themselves as insurance professionals.

Course contents: Risk in our society, underwriting factors analysis, underwriting principles, underwriter's responsibilities, underwriting and pricing of insurance, real life case of underwriting, calculation of premium, surrender value and reserve for underwriting decision, claim settlement, claim settlement models, legal environment and claim settlement, disputes in claim settlement, claim management, case analysis on claim settlement, insurance market in Bangladesh.

Textbooks

1. Underwriting Principles by Joseph F. Mangan
2. Life Insurance underwriting –A practical Insight by Kaninika Mishra
3. Insurance Claims Volume by Barry Zalma

Reference books

1. Understanding Insurance and Filing Claim by Bradley M. Ball
2. Insurance Law 2016 and IDRA Guidelines

I-502 Actuarial Science

Course objectives: The objective of the course is to apply mathematical, statistical and economic models to study and calculate risks associated with insurance, pensions and other financial systems. After completion of the course, the students are expected to be able to interpret the economic environment and make informed decisions on future inflation, returns on investment, stock market behavior, exchange rates and economic growth. Students understanding of the risk measures Value-at-risk (VaR) and Expected Shortfall (ES) from both insurance and banking perspectives will be a parallel focus. Statistical distributions for classical nonlife insurance modeling will be explored with their moments being derived.

Course contents: Concept of probability and its distribution: Bernoulli, Binomial, Poisson, Normal, Log-normal distribution which are at the core of nonlife actuarial models; financial quantities representing growth and decay (especially exponential), valuation of annuities, loans and loan payments, bond valuation, measuring the rate of return on an investment, internal rate of return, yield rate, risk management concepts, VaR and ES for banking and insurance data.

Textbook

Mathematics of Investment and Credit by Samuel Broverman

Reference book

Loss Models: From Data to Decision by Stuart A. Klugman, Harry H. Panjer and Gordon E. Willmot.

I-503 Property and Liability Insurance

Course objectives: This course provides an introduction to the field of property and liability insurance (also known as property and casualty insurance or P and C insurance), an increasingly important area of knowledge not only for individuals and families, but also for all forms of business in the global economy. Because P and C insurance issues frequently make national and international headlines, the course offers an opportunity to explore topics within the context of practical applications.

Course contents: Fundamentals of property and liability insurance, insurance regulations in Bangladesh, financial performance measurement of insurers; insurance coverage: property and liability; marine insurance, fire insurance, liability insurance, property loss exposures and policy provisions, liability loss exposures and policy provisions, managing loss exposures: risk management.

Textbook: Principles of Risk Management and Insurance by George Rejda and Michael McNamara

I-504 Insurance Regulations and Supervision

Course objectives: The objectives of the course are to explore the regulatory and supervisory issues of insurance in Bangladesh. The Insurance Act 2010, along with Insurance Development and Regulatory Authority Bangladesh (IDRA) Act 2010 and National Insurance Policy 2014 are the basis of studying this course. After completing the course they are expected to have a good understanding of the role of IDRA in creating insurance-awareness as well as combating insurance failure and financial crises. A significant part of this course is devoted to Bangladesh perspective to help them having a solid practical background on the insurance regulation and supervision in our country.

Course contents: History of insurance in Bangladesh, insurance market in Bangladesh, insurance in overall economy of Bangladesh, problem of insurance in Bangladesh, principles of insurance, insurance acts and documents, acts applicable for insurer, insurance registration (Regulation-K), premium, insurance, and reinsurance (Regulation-L and M: reinsurance for life and non-life insurance companies outside Bangladesh), capital requirement (Regulation-H: paid capital and partnership in insurance companies), solvency, margin, loan and management, transfer and nomination of policy, commission, rebate and management expenses, distribution of dividend, bonus and profit, IDRA: responsibilities and functions of IDRA, source of fund in IDRA.

Required readings: National Insurance Policy 2014; Insurance Act 2010; IDRA Act 2010

I-505 Econometric Techniques

Refer to Banking Stream

I-506 Strategic Management and Leadership

Refer to Banking Stream

I-507 Reinsurance

Course objectives: The objective of the course is to introduce the principles of reinsurance, its arrangements in business and the practice of analyzing reinsurance portfolios. The course also covers in-depth study of reinsurance market so that the students may recognize and identify important developments in the reinsurance industry and its relation with the development of direct insurance markets.

Course contents: Reinsurance fundamentals: concept, objectives, benefits, functions, parties, scope; principles of reinsurance: contract, formation of contract, subject matter, insurable interest and other principles; environment of reinsurance: history and development, Lloyd and the London reinsurance market, international reinsurance environment and trends, business and financial principles; analysis of reinsurance portfolio and needs: geographical distribution of business, identification and measurement of exposures to large risks, accumulation of losses out of one event and in a year, reserve and possibility of ruin; methods of reinsurance: pools, retrocession, facultative, facultative obligatory, treaty, proportional: quota share and surplus, non-proportional: excess of loss, top and drop cover; risk management in reinsurance: risk distribution of an insurer's portfolio with different reinsurance arrangements, pros and cons; design and arrangement of reinsurance programs: factors influencing level of retention, fixing of retention, acceptable probability of ruin, scope of reinsurance treaties, reciprocity and negotiating terms, treaty wordings; pricing of reinsurance: different premium calculation methods; reinsurance and global market: global scenario, growth in global market.

Textbook: Reinsurance Fundamentals by Ross Phifer

Reference books

1. Handbook on Non-life Insurance and reinsurance by A. K. M. Ehsanul Haque
2. Reinsurance Principles and Practice by Klaus Gerathewohl

I-508 Social and Health Insurance

Course objectives: This course is focused on the operations of personal finance and personal insurance market or life and health insurance industry. More specifically students will understand personal finance and use of life and health insurance in personal financing which help them to take decisions to choose the appropriate policy in personal financial management efficiently.

Course contents: Economic security, economics of life and health insurance, life and health insurance pricing fundamentals, life and health insurance products, whole life insurance policies, universal life insurance policies, health insurance policies, life and health insurance contracts, life and health insurance policy evaluation, life and health insurance in personal financial planning, business planning, health care plans, health insurance underwriting.

Textbook: Life and Health Insurance by Kenneth Black Jr. and Harold D. Skipper Jr

I- 509 Business Ethics and Corporate Governance

Refer to Banking Stream

I-510 Islamic Insurance

Course objectives: The objective of the course is to introduce students with the knowledge of Islamic insurance named as Takaful Insurance and its basic differences with conventional insurance. The course covers in-depth study of guiding principles on governance for Takaful undertakings, challenges and opportunities, and regulation and supervision of it. Studying this course will enrich the students with the knowledge of different models used by Islamic insurance companies.

Course contents: Concept of Islamic insurance, difference between Islamic insurance and conventional insurance, contemporary issues of Takaful, models of Takaful, principles on governance for Takaful undertakings, challenges and opportunities of Takaful, regulation and supervision of Takaful, practice of Takaful in Bangladesh, problems and prospects of Takaful in Bangladesh, Takaful and global market.

Textbook: Takaful Islamic Insurance by Riffat, Archer and Volker

Reference book: Mathematical application, case studies on insurance companies and relevant articles

I-511 Insurance Fund Management

Course objectives: This course essentially lays the foundation to insurance fund management through Asset-Liability Management perspective and provides a value driven approach to investment decisions for the concerned students. After completing the course, students will be able to understand the ways and means of managing the sources and uses of funds for both life and non-life insurance businesses. The primary focus underlying the course is to maximize upside and minimize downside risks.

Course contents: Impact of government policy and regulations on insurance asset liability management, financial performance analysis of insurance companies, repricing gap model, duration gap analysis and convexity, use of maturity gap model as investment vehicle, risk adjusted return on capital, value at risk framework, reserves management strategies, application of derivative instruments for hedging, stress testing within ALM mechanism, assumptions in assets and liability projections, assessment of capital risk, recent studies on ALM risks in insurance companies.

Textbook: Insurance: From Underwriting to Derivatives: Asset Liability Management in Insurance by Briys and Varenne

Reference books

1. Management of Financial Institutions by Anthony Saunders
2. Practical Course Materials on ALM practices

I-512 Insurance Corporate Management

Course objectives: The course aims to render a good understanding of the nature and the principles of corporate strategy and their application in the field of insurance. By introducing the basic concepts and analytical tools of strategic management in insurance, this course will help to provide sound understanding of the environment in which business operates. Moreover, it seeks to identify the strategic issues faced by the insurance companies and financial services firms around the world and to position these issues in the wider economic and regulatory setting.

Course contents: Understanding the structure and management of insurance organizations: ownership models; principles of organizations, organizational structures, outsourcing and its effect; corporate governance, board and key management positions, corporate risk management, principles of planning; understanding financial issues and control mechanisms in the management of insurance organizations: financial functions; financial reporting, financial accounts of insurance organizations, international financial reporting standard; budgeting process; internal and external auditing; investment management and asset-liability management in insurance organizations; understanding regulatory issues and their impact on insurance organizations: prudential regulatory issues, including capital adequacy and solvency rules, and their impact; business regulatory issues; international harmonization of regulation; rules for data protection, anti money laundering, consumer disclosure and the prevention of bribery, credit rating; understanding the current and future challenges to the management of insurance organizations: threats and opportunities faced in managing insurance organizations.

Textbooks

1. Insurance Corporate Management, London: CII. Study Text
2. Management of Insurance Operations by Bates, I. and Atkins, D. Institute of Financial Services, London

I-513 Financial Derivatives

Refer to Banking Stream

I-514 Contemporary Issues in Banking and Insurance

Refer to Banking Stream

I-515 Development Economics

Refer to Banking Stream

I-531 Islamic Economics and Banking

Refer to Banking Stream

I-532 Security Analysis and Portfolio Management

Refer to Banking Stream

I-533 Financial Markets and Institutions

Refer to Banking Stream




I-534 Project Appraisal and Management

Refer to Banking Stream




FACULTY MEMBERS

	Particulars	Designation
	<p>Dr. Md. Main Uddin PhD (Economics), Tohoku University, Japan MBA (Banking), BBA (Finance and Banking), DU</p> <p>Specialization: Microfinance, Poverty Alleviation, Social Capital, Risk Management in Banking, Informal Credit Markets</p>	Professor and Chairman
	<p>M. Muzahidul Islam M. Com and B. Com (Finance and Banking), DU</p> <p>Specialization: Islamic Economics, Banking and Insurance</p>	Professor
	<p>Dr. Md. Rafiqul Islam PhD (International Trade), MBA (Finance), DU M.Sc. and B.Sc. (Mathematics), DU</p> <p>Specialization: International Finance, Business Research, Risk Management in Financial Institutions</p>	Professor
	<p>Shibli Rubayat-Ul-Islam (on Deputation) M. Com and B. Com (Finance and Banking), DU</p> <p>Specialization: Law and Practice of Banking, Foreign Exchange and International Business, E-Banking and E-Commerce</p>	Professor





FACULTY MEMBERS

	Particulars	Designation
	<p>Md. Abu Taleb M. Com and B. Com (Finance), DU</p> <p>Specialization: Financial Management, Financial Analysis and Control, Financial Accounting, Cost Accounting and Management Accounting, Project Management</p>	Professor
	<p>Dr. Hasina Sheykh PhD (UWA, Australia) MBA (Corporate Strategy and Economic Policy, MsM), M.Com (Banking), DU</p> <p>Specialization: Employee Relations, Monetary Policy, Service Marketing</p>	Professor
	<p>Dr. Md. Shahidul Islam PhD (Economics), Tohoku University, Japan MBA (Banking), BBA (Finance), DU</p> <p>Specialization: Microeconomics of Banking, Micro econometrics of Banking, Contemporary issues in Banking and Economics, Financial Markets and Institutions, Econometrics</p>	Professor
	<p>Dr. Abdullah Al Mahmud PhD (Int. Econ. and Finance), Brandeis University, USA M.Sc. (Int. Econ. and Finance) MBA (Finance), Brandeis University, USA MBA (Banking), BBA (Finance), DU</p> <p>Specialization: Corporate Finance, Financial Market, Venture Capital, Investment, Secondary Interest: Microeconomics, Investment and Merchant Banking, Financial Modeling</p>	Professor





FACULTY MEMBERS

	Particulars	Designation
	<p>Dr. Naheed Rabbani PhD (Economics), Nagoya University, Japan MA (Economics), Nagoya University, Japan MBA (Banking), BBA (Finance and Banking), DU</p> <p>Specialization: Capital Structure, Dividend Policy, Asset Pricing</p>	Professor
	<p>Dr. Raad Mozib Lalon PhD (Banking), DU MBA and BBA (Banking), DU</p> <p>Specialization: Bank Fund Management, Project Appraisal and Management, Multinational Financial Management, Financial Markets and Institutions</p>	Associate Professor
	<p>Mohammad Ariful Islam M.Sc. (Finance), University of Strathclyde, UK MBA(Banking), BBA (Finance), DU</p> <p>Specialization: Finance and Economic Research</p>	Associate Professor
	<p>Md. Nazmul Hasan M.Sc. (Finance), University of Manchester, UK MBA and BBA (Banking), DU</p> <p>Specialization: Asset Pricing, Empirical Corporate Finance, IPO Pricing and Bank Management</p>	Associate Professor





FACULTY MEMBERS

	Particulars	Designation
	<p>Md. Jahir Uddin Palas (on study leave) M.Sc. (Banking and Risk), University of Edinburgh, UK MBA and BBA (Banking), DU</p> <p>Specialization: Government Assistance to Banks, Bank Regulation, Technology Driven Solutions for Finance and Health</p>	Assistant Professor
	<p>Aftab Uddin Mahmud Chowdhury (on study leave) M.Sc. (Economics), University of Glasgow, UK MBA and BBA (Banking), DU</p> <p>Specialization: Monetary Policy, Central Banking</p>	Assistant Professor
	<p>Md. Tanvir Hamim (on study leave) M.Sc. (Finance and Investment), University of Nottingham, UK MBA and BBA (Banking), DU</p> <p>Specialization: Managerial Finance, Capital Market Analysis, Investment Banking, and Fixed Interest Investment</p>	Assistant Professor
	<p>Md. Asif Nawaz (on study leave) M.Sc. (Banking and Finance), University of Nottingham, UK MBA and BBA (Banking), DU</p> <p>Specialization: Central Banking, Islamic Banking, Commercial Bank Management</p>	Assistant Professor



FACULTY MEMBERS

	Particulars	Designation
	<p>Tasneema Khan M.Sc. (Banking and Finance) University of Nottingham, UK MBA and BBA (Banking), DU</p> <p>Specialization: Banking and Finance</p>	Assistant Professor
	<p>Maimuna Akther (on study leave) MBA (Insurance), BBA (Banking), DU</p> <p>Specialization: Financial Inclusion</p>	Assistant Professor
	<p>Sadia Noor Khan (on study leave) MBA and BBA (Banking), DU</p> <p>Specialization: Financial Inclusion, Islamic Insurance</p>	Assistant Professor
	<p>Bipasha Barua MBA (Insurance), BBA (Banking), DU</p> <p>Specialization: Financial Technology and Financial Inclusion</p>	Assistant Professor

FACULTY MEMBERS

	Particulars	Designation
	<p>Shagufta Shaheen M.Sc. (Banking and International Finance) City, University of London, UK MBA (Banking), BBA (Banking and Insurance), DU</p> <p>Specialization: Banking and Finance, Risk Management, Corporate Governance</p>	Assistant Professor
	<p>Benazir Imam Majumder M.Sc. (Insurance and Risk Management) City, University of London MBA (Insurance), BBA (Banking), DU</p> <p>Specialization: Development Economics, Insurance and Risk Management</p>	Assistant Professor
	<p>Sabiha Farzana Moonmoon MBA (Finance, SCM and Data Analytics) North Carolina State University, USA MBA (Banking) and BBA (Banking), DU</p> <p>Specialization: Credit Risk Management, Corporate Finance</p>	Assistant Professor
	<p>Afrin Sultana MBA (Banking), BBA (Banking and Insurance), DU</p> <p>Specialization: Agent Banking, Deposit Mobilization, Financial Literacy and Financial Inclusion</p>	Lecturer

FACULTY MEMBERS

	Particulars	Designation
	<p>Md. Khaled Bin Amir MBA (Banking), BBA (Banking and Insurance), DU</p> <p>Specialization: Behavioural Finance, Corporate Governance, Public Policy, Corporate Finance, Inequality and Financial Inclusion</p>	Lecturer
	<p>Md. Golam Ramij MBA (Banking), BBA (Banking and Insurance), DU</p> <p>Specialization: Corporate and Managerial Accounting, Banking and Insurance, Financial Inclusion</p>	Lecturer

SUPPORT STAFF



A. H. M. Sufian
Principal Computer Instructor



Mohammad Abdul Ghani
Senior Administrative Officer



Md. Habibur Rahman
Upper Division Assistant



Sumera Akter
Upper Division Assistant



Md. Aminul Islam
Upper Division Assistant



Md. Saiful Islam
Computer Lab Attendant



Md. Mojibur Rahman
Class Bearer Cum Office Shahayak



Md. Abu Taher Molla
Office Shahayak

STATEMENT OF ACADEMIC PERFORMANCE

BBA Program

Name: _____

Batch: _____

Roll: _____

Session: _____

FIRST YEAR

Examination	B-101	B-102	B-103	B-104	B-105	B-106	B-107	B-108	B-109	B-110	Viva-Voce
1 st mid-term											
2 nd mid-term											
Term paper etc.											
Grade earned											
Improved grade											

SECOND YEAR

Examination	B-201	B-202	B-203	B-204	B-205	B-206	B-207	B-208	B-209	B-210	Viva -Voce
1 st mid -term											
2 nd mid -term											
Term paper etc.											
Grade earned											
Improved grade											

THIRD YEAR

Examination	B-301	B-302	B-303	B-304	B-305	B-306	B-307	B-308	B-309	B-310	Viva-Voce
1 st mid -term											
2 nd mid -term											
Term paper etc.											
Grade earned											
Improved grade											

FOURTH YEAR

Examination	B-401	B-402	B-403	B-404	B-405	B-406	B-407	B-408	B-409	B-410	Viva-Voce
1 st mid-term											
2 nd mid-term											
Term paper etc.											
Grade earned											
Improved grade											

INTEGRATED RESULTS

	First Year		Second Year		Third Year		Fourth Year	
	First Semester	Second Semester	First Semester	Second Semester	First Semester	Second Semester	First Semester	Second Semester
SGPA								
CGPA								

