

#### **iv. BACHELOR OF BANKING WITH HONOURS [BBANK (HONS)]**

##### **INTRODUCTION**

The Bachelor of Banking (Honours) programme is introduced to produce graduates who are able to meet the demands of the banking industry and capable to contribute towards the development of the banking sector specifically and the financial sector generally.

##### **PROGRAMME GOALS**

The Bachelor of Banking (Honours) programme is offered to meet the following objectives:

1. To produce graduates that have knowledge and expertise in the banking sector and able to provide creative and innovative ideas to solve problems in the finance and banking industry.
2. To provide capable and well-equipped managers in the banking sector in line with current needs.
3. To provide adequate manpower for the financial sector, especially in the banking industry.

##### **CAREER PROSPECTS**

This programme is set to produce Banking graduates that are competent in the aspect of conceptual and practical. Graduates from this programme are expected to secure managerial positions in the banking industry. They would be able to carry out responsibilities of governing the banking organization with competent and fluent communication, both nationally and internationally.

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## PROGRAMME STRUCTURE FOR BACHELOR OF BANKING WITH HONOURS [BBANK (HONS)]

The programme consists of the following components:

COMPONENTS	CREDIT HOURS
A. UNIVERSITY CORE	25
B. PROGRAMME CORE	71
C. MINOR	18
D. PROGRAMME ELECTIVE	12
E. FREE ELECTIVE	3
<b>TOTAL CREDIT HOURS</b>	<b>129</b>

To be awarded a Bachelor of Banking with Honours degree, a student is required to take and pass a minimum of 129 credit hours which include courses in the programme structure as shown below:

### A. UNIVERSITY CORE (25 CREDIT HOURS)

Code	Course	Credit Hours	Prerequisite
SADN 1013	Islamic and Asian Civilization	3	NONE
SADN 1033	Nationhood of Malaysia	3	NONE
SADN 1043	Ethnic Relationship	3	NONE
SBLE 1033	English for Communication I	3	MUET Band 1 or 2 <b>OR</b> ELPT Band 3 or 4
SBLE 1043	English for Communication II	3	MUET Band 3 or 4 <b>OR</b> ELPT Band 5
SBLE 2103	Process Writing	3	MUET Band 5 or 6 <b>OR</b> ELPT Band 6 <b>OR</b> SBLE1043
SADE 1013	Introduction to Entrepreneurship	3	NONE
VXXX XXXX	Co-curriculum	4	NONE



2) **ENTREPRENEURSHIP** offered by SBM

- Students **MUST** choose **SIX (6)** courses from the following list:

Code	Course	Credit Hours	Prerequisite
BPMM 1013	Introduction to Marketing	3	NONE
BPMM 3023	Sale Management	3	BPMM1013
BPME 2013	Entrepreneurial Behaviour and Skills	3	SADE1013
BPME 2023	Creativity and Innovation	3	NONE
BPME 2043	Business Plan	3	BWFF2033
BPME 3013	Business Growth Management	3	SADE1013
BPME 3023	Franchise Business Management	3	NONE
BPME 3033	E-Commerce	3	NONE
BPME 3043	Family Business	3	SADE1013
BPME 3063	Entrepreneur Networking Management	3	SADE1013

3) **ACCOUNTING** offered by SOA

- Students **MUST** choose **SIX (6)** courses from the following list:

Code	Course	Credit Hours	Prerequisite
BKAA 2013	Audit and Assurance I	3	BKAR1013 OR BKAL1013
BKAA 3023	Audit and Assurance II	3	BKAA2013
BKAR 1013	Financial Accounting and Reporting I	3	BKAL1013 OR BKAF1023
BKAR 2023	Financial Accounting and Reporting II	3	BKAR1013
BKAM 2013	Management Accounting I	3	BKAR1013 OR BKAL1013
BKAM 3023	Management Accounting II	3	BKAM2013
BKAS 2013	Accounting Information System	3	BKAR1013

BKAS 2123	Accounting System Analysis and Design	3	BKAS2013
BKAT 2013	Principles of Taxation	3	BKAR1013 OR BKAL1013
BKAT 3023	Advanced Taxation	3	BKAT2013

4) **MATHEMATICS** offered by SQS

- Students **MUST** choose **SIX (6)** courses from the following list:

Code	Course	Credit Hours	Prerequisite
SQQS 1013	Elementary Statistics	3	NONE
SQQS 2013	Applied Statistics	3	SQQS1013
SQQM 1034	Calculus I	3	NONE
SQQM 1063	Discrete Mathematics	3	NONE
SQQM 1073	Business Mathematics	3	SQQM1034
SQQM 2023	Linear Algebra	3	SQQM1034 OR SQQM1023
SQQM 2034	Calculus II	3	SQQM1034
SQQM 3043	Ordinary Differential Equation	3	SQQM2034
SQQM 3034	Multivariate Calculus	3	SQQM2034
SQQP 3023	Decision Modelling	3	NONE

**D. PROGRAMME ELECTIVE (12 CREDIT HOURS)**

Choose any **FOUR (4)** courses from the following list:

Code	Course	Credit Hours	Prerequisite
BWBB 3043	Banking Securities	3	BWBB2013
BWBB 3053	Marketing of Financial Services	3	NONE
BWBB 3063	International Trade and Finance	3	BWBB2013
BWBB 3073	Treasury Management	3	BWBB2013
BWBB 3083	Corporate Banking	3	BWBB2013
BWBB 3093	Offshore Banking	3	BWBB2013
BWBZ 3993	Project Paper	3	BPMN 3143 <b>AND</b> have completed at least 100 credit hours
BWRR 1013	Risk and Insurance	3	NONE
BWRS 2013	Takaful	3	NONE
BWRR 3103	Estate Planning	3	BWFF2033
BWFF 3073	Personal Finance	3	BWFF2043
BWRR 3113	Retirement Planning	3	BWFF2033
BWFE 3013	Real Estate Management	3	BWFF2033
BWFN 3023	Futures and Options Market	3	BWFF2043
BWFN 3033	Portfolio Management	3	BWFF2043
BWFF 3023	Credit Management	3	BWFF2033
BWFF 3033	Financial Markets and Institutions	3	BWFF2033
BWFF 3043	International Finance	3	BWFF2043
BWFF 3053	Financial Modeling	3	STID1103 <b>AND</b> BWFF3013
BWFF 3063	Financial Theory	3	BWFF3013
BWFF 3083	Venture Capital	3	BWFF2043
BWRR 3023	Actuarial Science	3	BWFF2033
BWRR 3043	Employee Benefits Management	3	BWRR1013 <b>AND</b> BWFF2033

BWRR 3053	Reinsurance	3	BWRR1013
BWRR 3063	Financial Risk Management	3	BWFF2043
BWRR 3123	Corporate Governance	3	NONE

**E. FREE ELECTIVE (3 CREDIT HOURS)**

Students can choose **ONE (1)** course offered by other programme within school or any course offered by other schools subject to the following:

- i. Must fulfill prerequisite course if any.
- ii. Equivalent courses are not considered as free elective.

**PROPOSED COURSE BY SEMESTER FOR BACHELOR OF BANKING  
WITH HONOURS [BBANK (HONS)]**

Code	1st Semester	Credit Hours	Code	2nd Semester	Credit Hours
SADN1013	Islamic and Asian Civilization	3	SBLE1043	English for Communication II	3
SBLE1033	English for Communication I	3	BPMM1013	Introduction to Marketing	3
SQQS1013	Elementary Statistics	3	BWFF2033	Financial Management	3
BPMM1013	Introduction to Management	3	SADE1013	Introduction to Entrepreneurship	3
BKAF1023	Introduction to Financial Accounting	3	SADN1033	Nationhood of Malaysia	3
BWBB1013	Foundations of Banking Co-curriculum	1	BWBB2013	Bank Management Co-curriculum	1
<b>TOTAL</b>		<b>19</b>	<b>TOTAL</b>		<b>19</b>
Code	3rd Semester	Credit Hours	Code	4th Semester	Credit Hours
BWFF2043	Advanced Financial Management	3	GLUL2023	Business Law	3
SBLE2103	Process Writing	3	BEEB1013	Principles of Economics	3
BWBB3013	Commercial Bank Operations	3	STID 1103	Computer Application in Management	3
BWBS3043	Islamic Bank Management	3	BWBB3023	Lending Management	3
SADN1043	Ethnic Relations Minor 1	3		Minor 2	3
	Co-curriculum	1		Programme Elective 1	3
				Co-curriculum	1
<b>TOTAL</b>		<b>19</b>	<b>TOTAL</b>		<b>19</b>
Code	5th Semester	Credit Hours	Code	6th semester	Credit Hours
BWBB3033	International Banking	3		Programme Elective 3	3
GLUL3093	Banking Law	3		Programme Elective 4	3
BWFN3013	Investment Analysis	3		Minor 4	3
	Programme Elective 2	3	BPMN3123	Management Ethics	3
	Minor 3	3	BPMN3143	Research Methodology	3
<b>TOTAL</b>		<b>15</b>	<b>TOTAL</b>		<b>15</b>
Code	7th semester	Credit Hours	Code	8th Semester	Credit Hours
BWBB3193	Seminar in Banking	3			
	Free Elective	3	BWBX4908	Practicum	8
	Minor 5	3			
	Minor 6	3			
BPMM 3023	Strategic Management	3			
<b>TOTAL</b>		<b>15</b>	<b>TOTAL</b>		<b>8</b>

**Total Overall Credit Hours: 129 Credit Hours**

**COURSE SYNOPSIS**

**BWBB1013 FOUNDATIONS OF BANKING  
PREREQUISITE NONE**

This course covers topics relevant to the financial system in Malaysia. Students will be exposed to the important elements in the financial system, which are financial institution and financial market. Students will learn about the roles and functions of central bank, commercial bank, Islamic bank, investment bank and other non-banking institutions in Malaysia. Students will also be exposed to the money market and capital market in Malaysia. In addition, the concept of money supply, credit creation, and pricing mechanism will also be discussed in this course.

**BWBB2013 BANK MANAGEMENT  
PREREQUISITE NONE**

This course covers several aspects of concept and technique in bank management practices today. A comprehensive analysis of bank financial statement to measure and evaluate bank's performance in terms of its profitability, assets, and liquidity will be discussed in detail. Additionally, there will be a thorough explanation on the effective management of bank capital, liquidity planning and management of sources and uses of funds in addition to efficient management of asset and liability. Furthermore, this course will also include other important topics as such managing investment portfolio, bank's strategic planning and budgeting process, risks in banking as well as electronic banking. Other related issues in bank management will also be discussed in detail.

**BWBB3013 COMMERCIAL BANK OPERATIONS  
PREREQUISITE BWBB2013 BANK MANAGEMENT**

This course discusses commercial bank operations in detail. Discussion pertaining to roles and functions of commercial bank as a provider of banking products and services will be discussed in depth. In particular, students will be exposed to topic relating to banking products and services such as deposits, cheques, remittance, loan and advances, international trade financing, and other banking products. This course also highlights current issues and challenges facing bankers today.

**BWBB3023 LENDING MANAGEMENT**  
**PREREQUISITE BWBB2013 BANK MANAGEMENT**

This course will discuss the roles of financial institutions as financial intermediaries in providing loan services. Student will be exposed to the basic concepts, principles and loan policies in bank lending management. This course will also cover other topics such as lending process, analysis of risks using qualitative and quantitative analysis, security for loans, restructuring of loans, lending rationale, loan agreement, project financing, managing problem loans and securitization.

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**BWBB3033 INTERNATIONAL BANKING**  
**PREREQUISITE BWBB2013 BANK MANAGEMENT**

This course introduces students to structures of international banking, the applicable principles and practice as well as the economics and regulatory nature and complexity of international banking environment. Various international banking activities involving assets, liabilities and other international banking services, and the techniques used to manage and monitor them are discussed in detail. Topics like international financial institutions, international trade, foreign exchange, offshore banking, risk management, international portfolio management and current issues are included to help students understand and appreciate the international trade liberalization and globalization, and their impact on the international banking.

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**BWBB3043 BANKING SECURITIES**  
**PREREQUISITE BWBB2013 BANK MANAGEMENT**

This course exposes students to all types of banking securities used as collaterals in lending activities of banking and financial institutions, their characteristics, advantages, disadvantages as well as their suitability as collaterals. Students will learn how a perfect security is created and how bankers' rights under each type of security are enforced in recovery of debts. Discussion also covers relevant topics including National Land Administration System, Legal/Judiciary System having jurisdiction over banking securities in Malaysia, Registration of Company Act, and actual court cases in Malaysia to facilitate understanding and to generate extensive knowledge regarding banking securities.

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**BWBB3053 MARKETING OF FINANCIAL SERVICES**  
**PREREQUISITE NONE**

This course presents theory and concept of marketing in financial institutions. The course focuses on the importance of marketing in financial institutions and the marketing techniques and tools that can be applied in the financial institutions for competitive advantage. This course will also cover topics such as basic

marketing concept, bank marketing strategic, bank product, consumer behaviour and attitudes, market segmentation and others. The emphasis is on the practical application of principles, concepts and tools of marketing management. Students will be required to participate in group discussions and presentations. This course will also expose students to the banking practices today specifically in Malaysia with relevant current issues.

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**BWBB3063 INTERNATIONAL TRADE AND FINANCE**  
**PREREQUISITE BWBB2013 BANK MANAGEMENT**

This course gives student an insight into the theory and concept of international trade, and critically examines the mechanics of various modes of trade settlement. Special focus will be on documentary collection and documentary credits, an area of knowledge much sought-after by bankers, executives, lawyers, exporters and importers. Students will also explore various banking facilities available for financing international trade and the mechanics of foreign exchange that facilitate this trade. Case and analytical studies on relevant topics in foreign exchange will serve to enrich students' knowledge of the course.

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**BWBB3073 TREASURY MANAGEMENT**  
**PREREQUISITE: BWBB2013 BANK MANAGEMENT**

This course introduces students to the basic principles and practices of treasury management in financial institutions and business organizations. Students will learn how banks and business organizations raise and invest short term funds in the foreign exchange and money markets, identify the various money market instruments and how to manage and control a treasury operations unit.

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**BWBB3083 CORPORATE BANKING**  
**PREREQUISITE BWBB2013 BANK MANAGEMENT**

This course is intended to expose the students to the concepts and issues in corporate banking in Malaysia and worldwide. In addition, this course will also touch on certain aspects regarding the financing needed by corporate clients in term of interval financing, business chain, and private debt securities like bond, commercial paper, and syndication financing.

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**BWBB3093 OFFSHORE BANKING**  
**PREREQUISITE BWBB2013 BANK MANAGEMENT**

This course discusses the roles of offshore banks as one of the vital financial institutions in Malaysia. Students will be exposed to the basic concept, operational and issues about Labuan International Offshore Financial Centre (IOFC) and other offshore

centres worldwide. This course also covered other topics like development, advantages and disadvantages, vision, operations and risk in offshore banking operations.

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**BWBB3193            SEMINAR IN BANKING**  
**PREREQUISITE: FINAL YEAR AND HAVE COMPLETED AT**  
**LEAST 100 CREDIT HOURS**

The comprehensive course allows students to integrate and apply the principles, concepts, theories and practices of banking through analysis of real-world case studies and discussion of current issues on banking. Students will have the opportunities to incorporate knowledge on disciplines such as finance, economics, insurance and management in solving problems and making decisions as prelude to starting career in banking and financial industry.