

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

### **INTRODUCTION**

The Bachelor of Banking with Honours programme is aimed at producing graduates with analytical outlook and innovative bent of mind who can meet the much-needed talent requirement of the financial system of the country and contribute to its overall development in general, and the banking system in particular.

### **PROGRAMME GOALS**

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

1. To produce graduates who 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 and future needs.
3. To provide talented manpower for the financial sector, especially in the banking industry.

### **CAREER PROSPECTS**

Bank Executive, Financial Institution Executive, Financial Analyst, Financial Advisor, Credit Officer, Share Trading Officer, Teacher, Lecturer (College and University), Government Officer, Entrepreneur

### **DEAN - SCHOOL OF ECONOMICS, FINANCE AND BANKING**

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

The programme consists of the following **SIX (6)** components:

COMPONENT	CREDIT HOURS
A. UNIVERSITY CORE	16
B. ENGLISH LANGUAGE CORE	9
C. PROGRAMME CORE	74
D. MINOR	18
E. PROGRAMME ELECTIVE	9
F. FREE ELECTIVE	3
<b>TOTAL CREDIT HOURS</b>	<b>129</b>

To be awarded a Bachelor of Banking with Honours, 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 (16 CREDIT HOURS)

#### i. Malaysian/Local Student

Code	Course	Credit Hours
MPU1043	Falsafah dan Isu Semasa	3
MPU1013	Penghayatan Etika dan Peradaban	3
SADN1033	Nationhood of Malaysia	3
BPME1013	Introduction to Entrepreneurship	3
VXXX XXXX	Co-curriculum	4
<b>TOTAL CREDIT HOURS</b>		<b>16</b>

#### ii. International Student

Code	Course	Credit Hours
MPU1043 <b>OR</b> MPU1013	Falsafah dan Isu Semasa <b>OR</b> Penghayatan Etika dan Peradaban	3
SBLF1093	Malay as Foreign Language I	3
SADN 1033	Nationhood of Malaysia	3
SADE 1013	Introduction to Entrepreneurship	3
VXXX XXXX	Co-curriculum	4
<b>TOTAL CREDIT HOURS</b>		<b>16</b>

1. Choose ONE (1) co-curriculum course of interest and students are subjected to the conditions specified under the related field.

**B. ENGLISH CORE COURSES (9 CREDIT HOURS)**

A student is required to take English core courses according to these requirements:

**NUMBER OF CREDIT HOURS FOR UNDERGRADUATE ENGLISH LANGUAGE COURSES  
(EFFECTIVE A201 – OCTOBER 2020)**

MUET	IELTS	TOEFL [iBT]	PTE ACADEMIC	CEFR LEVEL	COURSES	TOTAL CREDIT HOURS
BAND 1	< 4.0	0 - 31	0 - 29	A2	Foundation English + 3 Core Courses [EPI, EPII, EPIII]	12 credit hours *Foundation English is credit bearing but not included in CGPA.
BAND 2	4.0 – 5.0	32 - 45	30 - 41	B1	3 Core Courses [EPI, EPII, EPIII]	9 credit hours
BAND 3	5.5	46 - 59	42 - 49	B2	2 Core Courses [EPII, EPIII] + 1 ESP	9 credit hours
BAND 4	6.0 – 6.5	60 - 93	50 - 64	B2	1 Core Course [EPIII] + 2 ESP	9 credit hours
BAND 5	7.0 – 8.0	94 - 114	65 - 82	C1	<b>EXEMPTED FROM ANY ENGLISH LANGUAGE COURSES</b> *except for language courses that are listed as programme core course	-
BAND 6	8.5 – 9.0	115 - 120	83 - 90	C2	<b>EXEMPTED FROM ANY ENGLISH LANGUAGE COURSES</b> *except for language courses that are listed as programme core course	-

**STUDENTS WITH MUET BAND 5, BAND 6 AND FROM ENGLISH SPEAKING COUNTRIES ARE EXEMPTED FROM ANY ENGLISH LANGUAGE COURSES, EXCEPT FOR ENGLISH LANGUAGE COURSES THAT ARE LISTED AS PROGRAMME CORE COURSES. HOWEVER, THEY ARE ALLOWED TO REGISTER FOR ANY COURSES AS A FREE ELECTIVE.**

**LIST OF COURSES**

PRE-REQUISITE/ CONDITIONAL COURSES	UNIVERSITY CORE COURSES	ENGLISH FOR SPECIFIC PURPOSES COURSES [ESP]
SBLE1073 Foundation English	SBLE1063 English Proficiency I [EPI] SBLE2113 English Proficiency II [EPII] SBLE3123 English Proficiency III [EPIII]	SBLE3113 English for Small Group Communication SBLE3143 Report Writing SBLE3153 Hospitality English SBLE3163 Public Speaking Skills SBLE3173 English for Professional Communication

**References:**

MUET to IELTS – correlational study (2020) MEC  
PTE Academic to IELTS – Pearson Education website (2020) recognised by British Council  
TOEFL iBT scores to IELTS – [www.ets.org](http://www.ets.org) linking study (2010)  
IELTS to CEFR – Cambridge English

**C. PROGRAMME CORE (74 CREDIT HOURS)**

Code	Course	Credit Hours	Prerequisite
SQQS1013	Elementary Statistics	3	NONE
BEEB1013	Principles of Economics	3	NONE
BKAF1023	Introduction to Financial Accounting	3	NONE
BWFF2033	Financial Management	3	BKAF1023 Introduction to Financial Accounting <b>OR</b> BKAL1013 Business Accounting <b>OR</b> BKAR1013 Financial Accounting and Reporting 1
BWFF2043	Advanced Financial Management	3	BWFF2033 Financial Management
BWFF3033	Financial Markets and Institutions	3	BWFF2033 Financial Management
BWFF3113	Ethics and Governance	3	NONE
BWBB1013	Foundations of Banking	3	NONE
BWFF3073	Personal Finance	3	BWFF2043 Advanced Financial Management
BWBB3053	Marketing of Financial Services	3	NONE
BWBB3063	International Trade and Finance	3	BWBB2013 Bank Management
BWBB2013	Bank Management	3	NONE
BWBB3013	Commercial Bank Operations	3	BWBB2013 Bank Management
BWBB3023	Lending Management	3	BWBB2013 Bank Management
BWBS3043	Islamic Banking Management	3	NONE
BWBB3193	Seminar in Banking	3	Final year <b>AND</b> have completed at least 100 credit hours
BPMN1013	Introduction to Management	3	NONE
BPMN3023	Strategic Management	3	Have completed 100 credit hours
BPMN3143	Research Methodology	3	SQQS1013 Elementary Statistics <b>AND</b> have completed at least 70 credit hours
GLUL2023	Business Law	3	NONE
GLUL3093	Banking Law	3	NONE
BWBX4908	Practicum	8	Have taken and passed all courses under the programme structure

**D. MINOR (MINIMUM 18 CREDIT HOURS)**

Students **MUST** choose **ONE (1)** Minor from the following lists offered by the University in order to fulfill the programme structure requirement for the graduation.

Please refer to **Appendix A**

**E. PROGRAMME ELECTIVE (9 CREDIT HOURS)**

Choose any **THREE (3)** courses from the following list:

Code	Course	Credit Hours	Prerequisite
BWBB3033	International Banking	3	BWBB2013 Bank Management
BWBB3043	Banking Securities	3	BWBB2013 Bank Management
BWBB3073	Treasury Management	3	BWBB2013 Bank Management
BWBB3083	Corporate Banking	3	BWBB2013 Bank Management
BWBB3093	Offshore Banking	3	BWBB2013 Bank Management
BWBZ3993	Project Paper	3	BPMN 3143 Research Methodology <b>AND</b> have completed at least 100 credit hours
BWFE3013	Real Estate Management	3	BWFF2033 Financial Management
BWFN3033	Portfolio Management	3	BWFF2043 Advanced Financial Management
BWRR3063	Financial Risk Management	3	BWFF2043 Advanced Financial Management
BWFF3013	Corporate Finance	3	BWFF2043 Advanced Financial Management

**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 including the following courses: -

**EQUIVALENT COURSES FOR BACHELOR OF BANKING WITH HONOURS  
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Code	Course
GMGF1013	Economic for Public Management
BKAL1013	Business Accounting
BKAR1013	Financial Accounting and Reporting

BWFF1013	Foundations of Finance
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**Note: Students Are Not Allowed to Register the Above Courses 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
SADN1033	Nationhood of Malaysia	3	SBLEXXXX	English Core	3
SBLEXXXX	English Core	3	BWBS3043	Islamic Banking	3
SQQS1013	Elementary Statistics	3		Management	
BPMN1013	Introduction to Management	3	BWFF2033	Financial Management	3
BKAF1023	Introduction to Financial Accounting	3	MPU1013	Penghayatan Etika dan Peradaban	3
BWBB1013	Foundations of Banking	3	MPU1043	Falsafah dan Isu semasa	3
VXXXXXXX	Co-curriculum	1	BWBB2013	Bank Management	3
			VXXXXXXX	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
SBLEXXXX	English Core	3	BEEB1013	Principles of Economics	3
BWBB3013	Commercial Bank Operations	3	BWFN3013	Investment Analysis	3
BWBB3023	Lending Management	3	BWBB3053	Marketing of Financial Services	3
BPME1013	Introduction to Entrepreneurship	3		Minor 2	3
	Minor 1	3		Programme Elective 1	3
VXXXXXXX	Co-curriculum	1	VXXXXXXX	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
BWFF3033	Financial Market and Institution	3	BWFF3113	Ethic and Governance	3
GLUL3093	Banking Law	3	BWBB3063	International Trade and Finance	3
BWFF3073	Personal Finance	3			
	Programme Elective 2	3	BPMN3143	Research Methodology	3
	Minor 3	3		Programme Elective 3	3
				Minor 4	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			
BPMN3023	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.

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**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.

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**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. 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.

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**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.