

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

INTRODUCTION

The Bachelor of Banking (honours) programme was introduced to produce graduates who are able to meet the demands of the banking industry and are 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 the knowledge and expertise in the banking sector and able to provide creative and innovative ideas to solve the 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 quality graduates that are able to lead effectively, think conceptually and practise all aspects and dimensions of banking. Graduates from this programme are expected to secure managerial positions in the banking industry. They would be able to execute their duties and responsibilities efficiently and effectively communicate at national and international level.

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SUMMARY OF PROGRAMME REQUIREMENTS BACHELOR OF BANKING WITH HONOURS [BBANK (HONS)]

RULES FOR CONFERMENT OF DEGREE

| COMPONENT | CREDIT HOURS |
|--------------------|--------------|
| A. UNIVERSITY CORE | 25 |
| B. PROGRAMME CORE | 71 |
| C. ELECTIVE | 33 |
| TOTAL | 129 |

DURATION OF STUDY

The duration of study for this program is four (4) years.

PROGRAMME STRUCTURE

The structure of the programme essentially covers all basic and important aspects of banking to meet market needs both nationally and internationally. To strengthen the programme, the course structure also include in depth coverage on managements, economics, communication and accounting.

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

For the award of Bachelor of Banking (Honours), a student is required to complete at least 129 credit hours and must obtained at least 2.00 Cumulative Grade Point Average (CGPA) through the following structure:

A. UNIVERSITY CORE (25 CREDIT HOURS)

A. UNIVERSITY CORE (25 CREDIT HOURS)

| COURSE | CREDIT HOUR |
|--|-------------|
| Humanity (9 credit hours) | |
| SADN 1013 Islamic and Asian Civilization | 3 |
| SADN 1033 Nationhood of Malaysia | 3 |
| SADN 1043 Ethnic Relations | 3 |
| English (9 credit hours) | |
| SBLE 1033 English for Communication I | 3 |
| SBLE 1043 English for Communication II | 3 |
| SBLE 2103 Process Writing | 3 |
| Management (3 credit hours) | |
| BPME 1013 Introduction to Entrepreneurship | 3 |
| Co-Curriculum (4 credit hours) | |
| Choose any of the Co-Curriculum courses (except for PALAPES and KOR SUKSIS POLIS 6 credit hours) | 4 |
| B. PROGRAMME CORE (71 CREDIT HOURS) | |
| Quantitative (3 credit hours) | |
| SQQS 1013 Introduction to Statistics | 3 |
| Information Technology (3 credit hours) | |
| STID 1103 Computer Applications in Management | 3 |
| Economics (3 credit hours) | |
| BEEB 1013 Principles of Economics | 3 |

Accounting (3 credit hours)

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|--|---|
| BKAF 1023 Introduction to Financial Accounting | 3 |
|--|---|

Finance (9 credit hours)

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|---|---|
| BWFF 2013 Financial Management | 3 |
| BWFF 2023 Advanced Financial Management | 3 |
| BWFF 3013 Investment Analysis | 3 |

Banking (21 credit hours)

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|--------------------------------------|---|
| BWBB 1013 Foundations of Banking | 3 |
| BWBB 2013 Bank Management | 3 |
| BWBB 3013 Commercial Bank Operations | 3 |
| BWBB 3023 Lending Management | 3 |
| BWBB 3033 International Banking | 3 |
| BWBS 3043 Islamic Banking Management | 3 |
| BWBB 3193 Seminar in Banking | 3 |

Management (12 credit hours)

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|--------------------------------------|---|
| BPMN 1013 Introduction to Management | 3 |
| BPMN 3023 Strategic Management | 3 |
| BPMN 3123 Management Ethics | 3 |
| BPMN 3143 Research Methodology | 3 |

Law (6 credit hours)

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|------------------------|---|
| GLUL 2023 Business Law | 3 |
| GLUL 3093 Banking Law | 3 |

Marketing (3 credit hours)

| | |
|-------------------------------------|---|
| BPMM 1013 Introduction to Marketing | 3 |
|-------------------------------------|---|

Practicum (8 credit hours)

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|---------------------|---|
| BWBX 4908 Practicum | 8 |
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C. ELECTIVE (33 CREDIT HOURS)

Elective consists of Programme Elective (18 credit hours), Specialization (12 credit hours) and Free Elective (3 credit hours)

PROGRAMME ELECTIVE (18 CREDIT HOURS)

Choose **SIX (6)** courses from the following to fulfil Programme Elective (18 credit hours)

| | |
|---|---|
| BWBB 3043 Banking Securities | 3 |
| BWBB 3053 Marketing of Financial Services | 3 |
| BWBB 3063 International Trade and Finance | 3 |
| BWFF 3023 Futures and Options Market | 3 |
| BWFF 3033 Portfolio Management | 3 |
| BWFF 3083 Venture Capital | 3 |
| BWRR 3063 Financial Risk Management | 3 |
| BWRR 3123 Corporate Governance | 3 |

SPECIALIZATION (12 CREDIT HOURS)

Choose **FOUR (4)** courses from the respective specialization cluster to fulfil Specialization (12 credit hours)

Banking

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|-------------------------------|---|
| BWBB 3073 Treasury Management | 3 |
| BWBB 3083 Corporate Banking | 3 |
| BWBB 3093 Offshore Banking | 3 |
| BWBZ 3993 Project Paper | 3 |

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|---------------------------|------------------------|---|
| Financial Planning | | |
| BWRR 1013 | Risk and Insurance | 3 |
| BKAT 2013 | Principles of Taxation | 3 |
| BWRS 2013 | Takaful | 3 |
| BWRR 3103 | Estate Planning | 3 |
| BWRR 3113 | Retirement Planning | 3 |
| BWFF 3073 | Personal Finance | 3 |
| BWBZ 3993 | Project Paper | 3 |

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|------------------------------------|--|---|
| Islamic Finance and Banking | | |
| BWSS 2013 | Philosophy of Business in Islamic Finance and Banking | 3 |
| BWFS 2033 | Regulation in Islamic Finance and Banking | 3 |
| BWFS 3013 | Islamic Investment | 3 |
| BWFS 3023 | Islamic Accounting | 3 |
| BWBZ 3993 | Project Paper | 3 |

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|----------------|---------------------------------------|---|
| Finance | | |
| BWFE 3013 | Real Estate Management | 3 |
| BWFF 3023 | Credit Management | 3 |
| BWFF 3033 | Financial Markets and Institutions | 3 |
| BWFF 3043 | International Finance | 3 |
| BWFF 3053 | Financial Modeling | 3 |
| BWFF 3063 | Financial Theory | 3 |
| BWFF 3073 | Personal Finance | 3 |
| BWBZ 3993 | Project Paper | 3 |

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|------------------|---------------------------------|---|
| Insurance | | |
| BWRR 1013 | Risk and Insurance | 3 |
| BWRS 2013 | Takaful | 3 |
| BWRR 3013 | Insurance Management | 3 |
| BWRR 3023 | Actuarial Science | 3 |
| BWRR 3043 | Employee Benefits Management | 3 |
| BWRR 3053 | Risk Financing | 3 |
| BWBZ 3993 | Project Paper | 3 |

D. FREE ELECTIVE (3 CREDIT HOURS)

Students can choose any course offered by other programme within the UUM College of Business or any course offered by other Colleges subject to the followings:

- a. Must fulfil PRE-REQUISITE course if any.
- b. Equivalent courses are NOT considered as free elective.

TOTAL OVERALL CREDIT HOURS: 129 CREDIT HOURS

**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 | Introduction to Statistics | 3 | BWFF2013 | Financial Management | 3 |
| BPMM1013 | Introduction to Management | 3 | BPME1013 | Introduction to Entrepreneurship | 3 |
| BKAF1023 | Introduction to Financial Accounting | 3 | SADN1033 | Nationhood of Malaysia | 3 |
| BWBB1013 | Foundations of Banking | 3 | BWBB2013 | Bank Management | 3 |
| VXXXXX1 | Co-curriculum | 1 | VXXXXX1 | Co-curriculum | 1 |
| TOTAL | | 19 | TOTAL | | 19 |
| Code | 3rd Semester | Credit Hours | Code | 4th Semester | Credit Hours |
| BWFF2023 | Advanced Financial Management | 3 | GLUL2023 | Business Law | 3 |
| STID1103 | Computer Application in Management | 3 | BEEB1013 | Principles of Economics | 3 |
| SBLE2103 | Process Writing | 3 | BWFF3013 | Investment Analysis | 3 |
| SADN1043 | Ethnic Relations | 3 | BWBB3023 | Lending Management | 3 |
| BWBB3013 | Commercial Bank Operations | 3 | BWBB3033 | International Banking | 3 |
| BWBS3043 | Islamic Bank Management | 3 | BXXX XXX3 | Programme Elective I | 3 |
| VXXXXX1 | Co-curriculum | 1 | VXXX XXX1 | Co-curriculum | 1 |
| TOTAL | | 19 | TOTAL | | 19 |
| Code | 5th Semester | Credit Hours | Code | 6th semester | Credit Hours |
| BXXX XXX3 | Programme Elective II | 3 | BXXX XXX3 | Programme Elective V | 3 |
| BXXX XXX3 | Programme Elective III | 3 | BXXX XXX3 | Specialisation Elective I | 3 |
| BXXX XXX3 | Programme Elective IV | 3 | BXXX XXX3 | Specialisation Elective II | 3 |
| GLUL3093 | Banking Law | 3 | BPMM3143 | Research Methodology | 3 |
| BPMM3123 | Management Ethics | 3 | XXXX XXX3 | Free Elective | 3 |
| TOTAL | | 15 | TOTAL | | 15 |
| Code | 7th semester | Credit Hours | Code | 8th Semester | Credit Hours |
| BWBB3193 | Seminar in Banking | 3 | | | |
| BXXX XXX3 | Specialisation Elective III | 3 | BWBX4908 | Practicum | 8 |
| BXXX XXX3 | Specialisation Elective IV | 3 | | | |
| BXXX XXX3 | Programme Elective VI | 3 | | | |
| BPMM 3023 | Strategic Management | 3 | | | |
| TOTAL | | 15 | TOTAL | | 8 |

Total Overall Credit Hours: 129 Credit Hours

COURSES WITH PRE-REQUISITE

| CODE | COURSES | PRE-REQUISITE |
|----------|---------------------------------|--|
| BWBB3013 | Commercial Bank Operations | BWBB2013 |
| BWBB3023 | Lending Management | BWBB2013 |
| BWBB3033 | International Banking | BWBB2013 |
| BWBB3043 | Banking Securities | BWBB2013 |
| BWBB3063 | International Trade and Finance | BWBB2013 |
| BWBB3073 | Treasury Management | BWBB2013 |
| BWBB3083 | Corporate Banking | BWBB2013 |
| BWBB3093 | Offshore Banking | BWBB2013 |
| BWBB3193 | Seminar in Banking | Final year and have taken at least 3 banking courses at 3000 level |

COURSE SYNOPSIS

BWBB1013 FOUNDATIONS OF BANKING

Pre-requisite: None

This course illustrates a general view on the basics of the conventional and Islamic banking system and the present practice. Students will be exposed to the concept of money and its supplies, credit creation, sources and usage of bank funds, finance companies, merchant bank, discount houses, offshore banks and other non-banking financial institution in Malaysia.

BWBB2013 BANK MANAGEMENT

Pre-Requisite: 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, people management, risks in banking as well as electronic banking. Other related issues in bank management will also be discussed in detail.

BWBB3013 COMMERCIAL BANK OPERATIONS

Pre-Requisite: 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

Pre-Requisite: 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.

BWBB3033 INTERNATIONAL BANKING

Pre-Requisite: 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.

BWBB3043 BANKING SECURITIES

Pre-Requisite: 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.

BWBB3053 MARKETING OF FINANCIAL SERVICES

Pre-Requisite: 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.

BWBB3063 INTERNATIONAL TRADE AND FINANCE

Pre-Requisite: 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.

BWBB3073 TREASURY MANAGEMENT

Pre-Requisite: 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.

BWBB3083 CORPORATE BANKING

Pre-Requisite: 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.

BWBB3093 OFFSHORE BANKING

Pre-Requisite: 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.

BWBB3193 SEMINAR IN BANKING

Pre-Requisite: Final year and have taken at least 3 banking courses at 3000 level

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.