



## **Course Description: Banking**

## 1. Basic Information:

<b>Course Name</b>	Banking
<b>Course ID</b>	BFB305
<b>Contact Hours (Registered Sessions)</b>	18
<b>Contact Hours (Synchronized Sessions)</b>	18
<b>Mid Term Exam</b>	-
<b>Exam</b>	75 min
<b>Registered Sessions Work Load</b>	18
<b>Synchronized Session Work Load</b>	18
<b>Credit Hours</b>	4

## 2. Pre-Requisites:

<b>Course</b>	<b>ID</b>
Introduction to Economics	BEC101
Fundamentals of Financial Management	BFB201

### **3. Course General Objectives:**

The purpose of the course is to provide students with the concepts that help them to understand the emergence and evolution of the banking business, and in other hand, to expand their perceptions of the most important banking provided by banks to their customers. Not only classical banking services, such as Documentary Credit, Letters of Guarantee, Loans, Deposits and other will be done in this course, we will also present modern banking such as Leasing, Investment Funds Management, Banking Insurance... Moreover, the purpose of this course is to give students the necessary skills and experiences that will facilitate their work and their activities, in addition to the experiences and knowledge that will help them to exercise the banking themselves through their potential work, whether in the public sector banks or private sector banks.

#### 4. Intended Learning Outcomes (ILO):

Code	Intended Learning Outcomes
ILO1	Understand the emergence and evolution of the banking business, the concept of the universal bank, the fundamental principles of the banking business, and help to distinguish between different types of banks.
ILO2	Understand the bank credit and increase the skills of the trade-offs between funding sources and know the related foundations and principles as well as factors affecting the credit facilities in various forms.
ILO3	Establish the concept of bank deposits and understand the different types of deposits and their classification, as well as familiarity with the different functions and actions of Deposits Department, and mastery of the different methods for pricing of deposits and banking.
ILO4	Understand the concept of bills of exchange and bank drafts; in addition to know how transfer of funds internally and externally, and realize the activities of Departments of bills of exchange and bank drafts.
ILO5	Understand the letters of guarantee and the importance of the bank's investments in this facilities, as well as the distinction between the different types of letters of guarantee and know the activities of Department of letters of guarantee.
ILO6	To distinguish between different types of documentary credits as the best way to finance international trade, as well as understand the steps to implement documentary credits and mastery of procedures and related commissions.
ILO7	Establish the concept of leasing and its different types, realize its importance for all stakeholders, in addition to master the trade-offs between funding sources in order to determine the most appropriate source of funding.

<b>ILO8</b>	Understand the formation and management of investment funds, the principles of the decision in investment funds, and the development of skills related to the assessment of the funds performance.
<b>ILO9</b>	Recognize the different forms of risks, the concept of insurance service and its importance, in addition to mastering the banking insurance forms and know its advantages and success factors.

## 5. Course Syllabus (18 hours of total synchronized sessions; 18 hours of total Recorded Sessions)

- **RS**: Recorded Sessions; **SS**: Synchronized Sessions;

ILO	Course Syllabus	RS	SS	Type	Additional Notes
ILO1	<p>Emergence and evolution of banking business: from specialist bank to universal bank:</p> <ul style="list-style-type: none"> <li>• Definition of banking credit</li> <li>• Definition of bank</li> <li>• Historical development of banks</li> <li>• Basic principles in banks</li> <li>• Types of banks</li> <li>• The concept of universal banks</li> <li>• Functions of universal bank</li> <li>• The transition to universal banks</li> </ul>	3	3	<input type="checkbox"/> Exercises <input checked="" type="checkbox"/> Assignments <input type="checkbox"/> Seminars <input type="checkbox"/> Projects <input type="checkbox"/> Practices <input type="checkbox"/> Others	Some organizational structures of banks
ILO2	<p>Banking credit and its role in projects financing:</p> <ul style="list-style-type: none"> <li>• Definition of banking credit</li> <li>• Factors influencing the choice of banking credit compared to other sources of funding</li> <li>• The foundations of banking finance and overcome the credit risk</li> <li>• Types of bank credit and credit risk</li> <li>• Unsecured loans</li> </ul>	3	3	<input checked="" type="checkbox"/> Exercises <input checked="" type="checkbox"/> Assignments <input type="checkbox"/> Seminars <input type="checkbox"/> Projects <input type="checkbox"/> Practices <input type="checkbox"/> Others	Read solved exercises before session.

	<ul style="list-style-type: none"> <li>Guaranteed loans</li> </ul>				
<b>ILO3</b>	<p>Bank deposits and related services:</p> <ul style="list-style-type: none"> <li>Definition of bank deposits and their importance</li> <li>The main types of bank deposits</li> <li>Classification of bank deposits</li> <li>Department of bank deposits: The main functions</li> <li>The influential factors in the volume of deposits</li> <li>Pricing of deposits and banking</li> </ul>	3	3	<input checked="" type="checkbox"/> Exercises <input checked="" type="checkbox"/> Assignments <input type="checkbox"/> Seminars <input type="checkbox"/> Projects <input type="checkbox"/> Practices <input type="checkbox"/> Others	Read solved exercises before session.
<b>ILO4</b>	<p>Bills of exchange and bank drafts:</p> <ul style="list-style-type: none"> <li>Definition of the bill of exchange and its importance</li> <li>Bank investments in the bill of exchange</li> <li>discount and re-discount of the bill of exchange</li> <li>Functions of the bills of exchange department</li> <li>Definition of bank drafts</li> <li>Data of bank drafts</li> <li>Types of bank drafts</li> <li>SWIFT system</li> <li>Department functions of bank Functions</li> </ul>	1.5	1.5	<input checked="" type="checkbox"/> Exercises <input checked="" type="checkbox"/> Assignments <input type="checkbox"/> Seminars <input type="checkbox"/> Projects <input type="checkbox"/> Practices <input type="checkbox"/> Others	Legal forms of bank drafts and bills of exchange
<b>ILO5</b>	<p>Letters of Guarantee:</p> <ul style="list-style-type: none"> <li>Definition of letters of guarantee</li> </ul>	1.5	1.5	<input type="checkbox"/> Exercises <input checked="" type="checkbox"/> Assignments	Cases study

	<ul style="list-style-type: none"> <li>● The importance of letters of guarantee</li> <li>● Types of letters of guarantee</li> <li>● Letters of guarantee procedures</li> <li>● Letters of guarantee documents</li> <li>● Letters of guarantee risks</li> <li>● Department functions of letters of guarantee</li> </ul>			<input type="checkbox"/> Seminars <input type="checkbox"/> Projects <input type="checkbox"/> Practices <input type="checkbox"/> Others	
ILO6	<p><b>Documentary Credit:</b></p> <ul style="list-style-type: none"> <li>● Definition of the documentary credit and its importance</li> <li>● Steps to implement the documentary credit</li> <li>● Types of documentary credit</li> <li>● Documents and procedures of the documentary credit</li> <li>● Documentary credit commission</li> <li>● Functions department of documentary credits</li> </ul>	1.5	1.5	<input type="checkbox"/> Exercises <input checked="" type="checkbox"/> Assignments <input checked="" type="checkbox"/> Seminars <input type="checkbox"/> Projects <input type="checkbox"/> Practices <input type="checkbox"/> Others	Presentation: different formats for Documentary Credits
ILO7	<p><b>Leasing:</b></p> <ul style="list-style-type: none"> <li>● The development of leasing</li> <li>● The concept of leasing</li> <li>● The importance of leasing</li> <li>● Types of leasing</li> <li>● Advantages of leasing</li> <li>● Disadvantages of leasing</li> </ul>	1.5	1.5	<input type="checkbox"/> Exercises <input checked="" type="checkbox"/> Assignments <input type="checkbox"/> Seminars <input type="checkbox"/> Projects <input type="checkbox"/> Practices <input type="checkbox"/> Others	Cases study about Syrian banks
ILO8	<p><b>Investment funds management:</b></p> <ul style="list-style-type: none"> <li>● The definition of investment funds</li> </ul>	1.5	1.5	<input checked="" type="checkbox"/> Exercises <input checked="" type="checkbox"/> Assignments	Read solved exercises before



	<ul style="list-style-type: none"> <li>● Investment funds operations</li> <li>● Principles of investment decision in investment funds</li> <li>● Classification of investment funds</li> <li>● Investment risks in investment funds</li> <li>● Evaluation of the investment performance of the Fund</li> </ul>			<input type="checkbox"/> Seminars <input type="checkbox"/> Projects <input type="checkbox"/> Practices <input type="checkbox"/> Others	session.
ILO9	<p>Banking Insurance:</p> <ul style="list-style-type: none"> <li>● Concept of risk</li> <li>● The risk classification</li> <li>● The concept of insurance service</li> <li>● Definition of Banking Insurance</li> <li>● The emergence of banking insurance</li> <li>● Bancassurance distribution channels</li> <li>● Banking insurance forms</li> <li>● Advantages of banking insurance</li> <li>● The success of the banking insurance</li> </ul>	1.5	1.5	<input type="checkbox"/> Exercises <input checked="" type="checkbox"/> Assignments <input type="checkbox"/> Seminars <input type="checkbox"/> Projects <input type="checkbox"/> Practices <input type="checkbox"/> Others	Cases study about Syrian actuality

## 6. Assessment Criteria (Related to ILOs)

<b>ISC</b>	Interactive Synchronized Collaboration	Ex	Exams	Rpt	Reports
<b>PF2F</b>	Presentations and Face-to-Face Assessments	PW	Practice Work		

ILO Code	ILO	Intended Results	Assessment Type				
			ISC	PW	Ex	PF2F	Rpt
<b>ILO1</b>	Understanding of the emergence and evolution of the banking business, the concept of the universal bank, the fundamental principles of the banking business, and help to distinguish between different types of banks.		x		x		
<b>ILO2</b>	Understand the bank credit and increase the skills of the trade-offs between funding sources and know the related foundations and principles as well as factors affecting the credit facilities in various forms.		x	x	x		
<b>ILO3</b>	Establish the concept of bank deposits and understand the different types of deposits and their classification, as well as familiarity with the different functions and actions of Deposits Department, and		x	x	x		

	mastery of the different methods for pricing of deposits and banking.						
<b>ILO4</b>	Understand the concept of bills of exchange and bank drafts; in addition to know how transfer of funds internally and externally, and realize the activities of Departments of bills of exchange and bank drafts		x	x	x		
<b>ILO5</b>	Understand the letters of guarantee and the importance of the bank's investments in this facilities, as well as the distinction between the different types of letters of guarantee and know the activities of Department of letters of guarantee.		x		x		
<b>ILO6</b>	To distinguish between different types of documentary credits as the best way to finance international trade, as well as understand the steps to implement documentary credits and mastery of procedures and related commissions.		x		x		
<b>ILO7</b>	Establish the concept of leasing and its different types, realize its importance for all stakeholders, in addition to master the trade-offs between funding sources in		x		x		

	order to determine the most appropriate source of funding.						
<b>ILO8</b>	Understand the formation and management of investment funds, the principles of the decision in investment funds, and the development of skills related to the assessment of the funds performance.		x	x	x		
<b>ILO9</b>	Recognize the different forms of risks, the concept of insurance service and its importance, in addition to mastering the banking insurance forms and know its advantages and success factors.		x	x	x		

## 7. Practice Tools:

Tool Name	Description

## 8. Main References

1. Rose, P.S. 1991, Commercial Bank Management – Richard, D. Irwin Inc., U.S.A
2. Koch T.W. & Macdonald S. 2000, Bank Management\_ The dryden press Harcourt College Publishers, 4th. ed., U.S.A.

## 9. Additional References

1. Miller R, & Vanhooose D. 1993, Modern Money and banking – McGraw Hill Inc. 3rd .Ed
2. Other Articles for each chapter.