

NATIONAL BOARD FOR TECHNICAL EDUCATION KADUNA

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HIGHER NATIONAL DIPLOMA (HND)

IN

BANKING AND FINANCE

CURRICULUM AND COURSE SPECIFICATIONS

PLOT 'B' BIDA ROAD, P.M.B. 2239, KADUNA - NIGERIA

GENERAL INFORMATION

The Goal of The HND Programme In Banking and Finance.

The HND Programme in Banking and Finance is designed to produce graduates with a comprehensive knowledge and thorough understanding of Business Operations of Banks and Financial Institutions. This should place the graduate in management position in Banking and Finance Industry. The HND programme should contribute adequately to the production of good quality honest and dedicated management manpower for Banks, Financial Institutions, Commerce, Industry, Private and Public enterprises.

OBJECTIVES OF THE HND IN BANKING AND FINANCE

The Graduate of the HND Banking and Finance programme should be able to:

- (i) Analyse and criticize final accounts of firms, especially as an aid to lending;
- (ii) Conduct search and perfect all security documents submitted by borrowing customers.
- (iii) Interpret basic statistical data (Price changes, Interest and Foreign Exchange rates, etc);
- (iv) Calculate, interpret and apply the Net Present Value and Internal Rate of Returns and other investment criteria;
- (v) Prepare short and long term budget plans such as; cash budget, sales budget and proforma balance sheet; etc.
- (vi) Forecast Market trends so as to determine profitability, viability, etc;
- (vii) Evaluate and manage investment portfolio;
- (viii) Analyse investment proposals;
- (ix) Analyse and Evaluate financial assets for investment purposes.

HIGHER NATIONAL DIPLOMA (HND) IN BANKING AND FINANCE

The general entry requirements for the HND banking and Finance programme shall be:

- (a) All the requirements for admission into the ND Banking and Finance/Financial Studies programme, plus
- (b) a minimum of lower credit pass (GPA 2.50) in the ND Financial Studies or Banking and Finance;

- (c) a minimum of one year Post ND cognate work experience.

Note: In few exceptional cases ND graduates with a pass (CGPA of 2.00 – 2.49) in the ND who have worked for two or more years in the field, may be considered for admission into the HND programme. The number of such candidates, however, should not be more than 20% of the number of students in the class.

CURRICULUM STRUCTURE

The structure of the curriculum consists of three main components.

These are:

- (i) General Studies Courses
- (ii) Foundation Courses
- (iii) Professional Courses.

The curriculum of each programme is structured into four semesters of classroom/workshop/laboratory activities within the institution. Each semester of institutional based activities shall be for seventeen (17) weeks duration distributed as follows:

15 weeks of teaching including practicals, tests, quizzes etc; and 2 weeks for registration and examinations.

ACCREDITATION AND CONDITIONS FOR THE AWARD OF HND CERTIFICATE

The programme shall be accredited by the NBTE before the graduate can be awarded the Higher National Diploma in Banking and Finance. Details about the process of accrediting a programme for the award of the diploma certificate are obtainable from the Executive Secretary, National Board for Technical Education, Plot 'B' Bida Road, P.M.B. 2239, Kaduna, Nigeria.

Institutions offering the accredited programme will award the Higher National Diploma certificate to a candidate who has successfully completed the programme course work, after passing prescribed examinations and diploma project. Such a candidate should have completed a minimum of between 88 and 92 semester credit units.

Graduates final examination results shall be classified as follows:-

Distinction	-	GPA of 3.50 and above.
Upper Credit	-	GPA of 3.00 - 3.49
Lower Credit	-	GPA of 2.50 – 2.99
Pass (P)	-	GPA of 2.00 – 2.49
Fail (F)	-	GPA of below 2.00

Notes to Lecturers Teaching The Programme.

The new curriculum is drawn in unit courses. This is in keeping with the provisions of the National Policy on Education which stresses the need to introduce the semester credit units which will enable a student, who so wishes, to transfer the units already completed in an institution whose programme is accredited to an institution of similar standard.

In designing the units, the principle of the module system by-product has been adopted; thus making each of the professional modules, when completed, to provide the students with technical operative skills which can be used for employment purposes.

As the success of the credit unit system depends on the articulation of programmes between the institutions and industry, the curriculum content has been written in behavioural objectives, so that it can be quite clear to all, the expected behaviour of the students who have successfully completed some or all of the courses of the programme.

There is a slight departure in the presentation of the performance based curriculum, which requires that, the conditions under which the performances are expected to be carried out and the criteria for acceptable levels of performances are to be stated. It is a deliberate attempt to make the staff of the department teaching the programme to write their own curriculum stating the conditions existing in their institution, under which the performance can take place and to follow that, with the criteria for determining an acceptable level of performance. Departmental submissions on the final curriculum may, however, be vetted by the Academic Board of the institution.

It is our aim to continue to see to it that a solid internal evaluation system exists in each institution for ensuring minimum standard and quality of education in the programme offered throughout the polytechnic systems.

The teaching of the theory and practical work should, as much as possible, be integrated. Practical exercises, especially those in professional courses and laboratory work should not be taught in isolation from the theory. For each course, there should be a balance of theory and practical in the ratio 70:30.

Curriculum Table

HND PROGRAMME IN BANKING & FINANCE

1ST SEMESTER

COURSE CODE	COURSE TITLE	T	P	CU	CH
HBF 311	International Finance 1	2	1	3	3
HBF 312	Financial Management 1	2	2	4	4
HBF 313	Advanced Financial Accounting 1	2	2	4	4
HBF 314	Law & Ethics of Banking 1	2	1	3	3
HBF 315	Practice of Banking (POB) 1	1	1	2	2
HBF 316	Marketing of Financial Services	1	1	2	2
BAM 413	Entrepreneurship Development Programme	2	1	3	3
OTM 412	Business Communications 1	2	2	4	4
	TOTAL	14	11	25	25

2ND SEMESTER

COURSE CODE	COURSE TITLE	T	P	CU	CH
HBF 321	International Finance 2	2	1	3	3
HBF 322	Financial Management 2	2	2	4	4
HBF 323	Advanced Financial Accounting 2	2	2	4	4
HBF 324	Law and Ethics of Banking 2	2	1	3	3
HBF 325	Practice of Banking 2	1	1	2	2
HBF 327	Monetary Economics	3	1	4	4
HBF 326	Comparative Banking System	2	1	3	3
	TOTAL	14	9	23	23

3RD SEMESTER

COURSE CODE	COURSE TITLE	T	P	CU	CH
HBF 411	Investment and Portfolio Management	2	2	4	4
HBF 412	Public Finance	2	1	3	3
HBF 413	Business Research Methods	2	1	3	3
HBF 414	Seminar in Banking & Finance		2	2	2
HBF 415	Practice of Banking 3	2	1	3	3
HBF 416	Management of Information System	1	3	4	4
OTM 412	Business Communications 2	2	2	4	4
	TOTAL	11	12	23	23

4TH SEMESTER

COURSE CODE	COURSE TITLE	T	P	CU	CH
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HBF 421	Quantitative Technique in Management	2	2	4	4
HBF 422	Finance of International Trade	2	1	3	3
HBF 423	Management of Banks & Financial Institutions	2	1	3	3
HBF 425	Practice of Banking 4	2	1	3	3
HBF 426	Information Technology	1	3	4	4
HBF 427	Managerial Economics	3	1	4	4
HBF 428	Project	1	2	3	3
OTM 322	Professional Career Development	2	2	4	4
	TOTAL	15	13	28	28

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PROGRAMME: HIGHER NATIONAL DIPLOMA IN BANKING & FINANCE	Code: HBF 311	Credit Hours: 45 hours
Course: International Finance 1	Pre-requisite:	Theoretical: 2 hours/week - 67%
Semester: 1		Practical: 1 hours/week - 33%

	Goal: To focus attention on systems and problems of international finance so as to develop the student's ability to appreciate the critical issues in International Financing.
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GENERAL OBJECTIVES:

On completion of this course, the student should be able to:

- 1.0 Appreciate the essence of international finance.
- 2.0 Acquire knowledge and understanding of the system of international financial operations.
- 3.0 Know the position of government in International finance.
- 4.0 Understand the kinds of problems encountered within the International Financial System.

PROGRAMME: HIGHER NATIONAL DIPLOMA IN BANKING & FINANCE	Code: HBF 311	Credit Hours: 45 hours
Course: : International Finance 1	Pre-requisite:	Theoretical: 2 hours/week - 67%
Semester : 1		Practical: 1 hours/week - 33%

<u>Theoretical Content</u>			<u>Practical Content</u>			
Week	General Objective 1: Appreciate the essence of international finance					
	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
1	1.1 Define International Finance. 1.2 Explain the relationship between International Finance and International trade. 1.3 Explain the basis of International trade with particular reference to the Law of absolute and comparative advantage. 1.4 Relate the impact of the Law of comparative advantage to the importance of international trade and finance. 1.5 Enumerate the financial problems facing international business. 1.6 Identify problems associated with financial services to Exporters and Importers, and Investors and	1.1 Introduce the concept of finance in relation to: Personal Finance, Domestic trade and Domestic Finance, International finance. 1.2 Demonstrate the Law of absolute advantage in relation to the Law of Comparative cost. 1.3 Lead the student to outline the financial problems of International business. 1.4 Examine the problems associated with the financial services	Elementary Text on International Trade. - do -	Define International Finance and distinguish between International Finance and International Trade. Explain the laws of absolute and comparative advantage and illustrate their importance in international trade and finance. Identify problems facing international business and recommend measures for solving them.	Assignments. Group discussions	NEPC documents. CIBN & CBN journals and the internet
	foreign Companies.	facing: Exporting, Importing, investor and foreign Companies.				
General Objective 2: Acquire knowledge and understanding of the system of international financial operations						

3	<p>2.1 Identify the relationships among International Banks.</p> <p>2.2 Explain the activities/functions of banks in International Finance.</p> <p>2.3 Explain methods of generating funds.</p> <p>2.4 Analyse the lending procedures of these banks.</p> <p>2.5 State the Investment criteria of the banks. 2.6 Describe the impact of foreign currencies in a capital market</p>	<p>2.1 Identify international banks and show the relationship among them.</p> <p>2.2 Specify the activities/functions of banks in International Finance.</p> <p>2.3 Enumerate the different methods of generating funds.</p> <p>2.4 Categorize the lending procedures of these banks.</p> <p>2.5 Examine in details the Investment criteria of the banks.</p> <p>2.6 Guide the student to identify the impact of foreign currencies in a capital market.</p>	<p>Relevant text-books.</p> <p>Charts and Diagrams.</p>	<p>Explain the relationships among international banks.</p> <p>Discuss the methods of generating funds in international financial markets.</p> <p>Explain and analyse the methods for sourcing for funds and the role of international financial markets in international finance.</p>	<p>Brief students on international finance and present case studies for class distribution</p>	<p>Word processor.</p> <p>Diagrams and charts.</p>
General Objective 3: Know the position of government in International finance						
8 9 10 11	<p>3.1 Identify government and intergovernment sources of funds.</p> <p>3.2 Identify the effects of government and inter-government sources of funds on International Finance.</p> <p>3.3 Explain the problems associated with government and intergovernment activities.</p> <p>3.4 Analyse measures aimed at handling these problems.</p>	<p>3.1 Identify government and inter-government sources of funds.</p> <p>3.2 Establish the impacts of government and inter-government sources of funds on International Finance.</p> <p>3.3 Identify the issues and problems associated with government and inter-government activities.</p> <p>3.4 Lead the student to suggest adequate solutions capable of handling these problems.</p>	<p>Relevant text-books.</p> <p>Charts and Diagrams</p>	<p>Identify and explain government and inter government sources of funds and appraise their effects on international finance.</p> <p>Explain the problems associated with government and intergovernment activities and proffer solutions to these problems.</p>	<p>Group discussions and assignments using the internet as a research tool</p>	<p>Internet, text books and journals</p>

		3.5 Mention solutions from intra and intergovernment sources of funds.				
General Objective 4: Understand the kinds of problems encountered within the International Financial System						
12	4.1 Describe the composition of International Financial System.	4.1 Explain the structure of the International Financial Systems. 4.2 Explain the general functions of the International Financial System.	Sketched Diagram Cardboard sheet.	Identify and explain the composition of the financial system.	Guide the students on group discussion and assignments using the internet as a research tool	Text books, journals, IMF publications and internet.
13	4.2 Explain the general functions of the International financial System.	of	Black Board Sketches	Explain the general functions of the international financial system.		
14	4.3 Identify, Analyse and explain the problems of International Financial System.	4.3 Appraise the problems of the International Financial System.	Text on International Trade.	Identify and discuss the problems of the international financial system and explain how the problems can be eliminated.		
15	4.4 Explain how these problems can be solved.	4.4 Isolate issues and problems in domestic financial system and apply same to the International Financial Systems.	Introduction to Nigerian Financial System by:- Okigbo, Nwankwo.			

ASSESSMENT CRITERIA

Coursework 25%	Course test %	Practical 25%	Other (Examination/project/portfolio) 50%

PROGRAMME: HIGHER NATIONAL DIPLOMA IN ACCOUNTANCY	Code: HBF 312	Credit Hours: 60hours
Course: Financial Management 1	Pre-requisite:	Theoretical: 2 hours/week - 50%
Semester: 1		Practical: 2 hours/week - 50%

Goal: To provide the students with clear understanding of fundamental issues relating to diverse sources and proper use of funds in the public and private sectors of the economy.

GENERAL OBJECTIVES:

On completion of this course, the student should be able to:

- 5.0 Appreciate the essence of international finance.
- 6.0 Acquire knowledge and understanding of the system of international financial operations.
- 7.0 Know the position of government in International finance.
- 8.0 Understand the kinds of problems encountered within the International Financial System.
- 9.0 Understand the essence and processes of mergers and acquisitions

PROGRAMME: HIGHER NATIONAL DIPLOMA IN BANKING & FINANCE	Code: HBF 312	Credit Hours: 60 hours
Course: Financial Management 1	Pre-requisite:	Theoretical: 2 hours/week - 50%
Semester: 1		Practical: 2 hours/week - 50%

<u>Theoretical Content</u>			<u>Practical Content</u>		
Week	General Objective 1: Appreciate the essence of international finance				
	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities

1	<p>1.7 Define International Finance.</p> <p>1.8 Explain the relationship between International Finance and International trade.</p> <p>1.9 Explain the basis of International trade with particular reference to the Law of absolute and comparative advantage.</p> <p>1.10 Relate the impact of the Law of comparative advantage to the importance of international trade and finance.</p> <p>1.11 Enumerate the financial problems facing international business.</p> <p>1.12 Identify problems associated with financial services to Exporters and Importers, and Investors and foreign Companies.</p>	<p>1.5 Introduce the concept of finance in relation to: Personal Finance, Domestic trade and Domestic Finance, International finance.</p> <p>1.6 Demonstrate the Law of absolute advantage in relation to the Law of Comparative cost.</p> <p>1.7 Lead the student to outline the financial problems of International business.</p> <p>1.8 Examine the problems associated with the financial services facing: Exporting, Importing, investor and</p>	<p>Elementary Text on International Trade.</p> <p style="text-align: center;">- do -</p>	<p>To know what finance is all about, role, sources and uses etc</p>	<p>Explain the meaning of finance, its management.</p> <p>Researching on the internet:</p> <p>Give examples of long and short term finance.</p> <p>Effect of mismatch especially in banks</p>	<p>Relevant, Textbooks, Financial journals newspapers periodicals etc.</p> <p>Internet</p>
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		foreign Companies.				
General Objective 2: Acquire knowledge and understanding of the system of international financial operations						

3	<p>2.7 Identify the relationships among International Banks.</p> <p>2.8 Explain the activities/functions of banks in International Finance.</p> <p>2.9 Explain methods of generating funds.</p> <p>2.10 Analyse the lending procedures of these banks.</p> <p>2.11 State the Investment criteria of the banks. 2.12 Describe the impact of foreign currencies in a capital market</p>	<p>Identify international banks and show the relationship among them.</p> <p>Specify the activities/functions of banks in International Finance.</p> <p>Enumerate the different methods of generating funds.</p> <p>Categorize the lending procedures of these banks.</p> <p>Examine in details the Investment criteria of the banks.</p> <p>Guide the student to identify the impact of foreign currencies in a capital market.</p> <p>2.7</p> <p>2.8</p> <p>2.9</p> <p>2.10</p> <p>2.11</p> <p>2.12</p>	<p>Relevant text-books.</p> <p>Charts and Diagrams.</p>	<p>To know what ratio analysis is all about, its importance to bankers, types and unique uses of them.</p>	<p>Let them know how to compute ratio, its usefulness users of ratios etc. Give class assignments to student using spreadsheets for the computations</p>	<p>Relevant, Textbooks, Financial journals newspapers periodicals.</p> <p>Spreadsheets</p>
<p>General Objective 3: Know the position of government in International finance</p>						

8	3.5 Identify government and intergovernment sources of funds.	3.6 Identify government and inter-government sources of funds.	Relevant text-books. Charts and Diagrams	To know the meaning of dividends, factors and dividends policy decisions. Its effect and its application to business firms.	Demonstrate the importance of policy. Give example of dividend warrants, alternative. Give an assignment or case study if necessary.	Transparency Projector Charts and Diagrams etc.
9	3.6 Identify the effects of government and inter-government sources of funds on International Finance.	3.7 Establish the impacts of government and inter-government sources of funds on International Finance.				
10	3.7 Explain the problems associated with government and intergovernment activities. 3.8 Analyse measures aimed at handling these problems.	3.8 Identify the issues and problems associated with government and inter-government activities. 3.9 Lead the student to suggest adequate solutions capable of handling these problems. 3.10 Mention solutions from intra and inter-				

		government sources of funds.				
General Objective 4: Understand the kinds of problems encountered within the International Financial System						

11 12	<p>4.1 Describe the composition of International Financial System.</p> <p>4.5 Explain the general functions of the International financial System.</p> <p>4.6 Identify, Analyse and explain the problems of International Financial System.</p> <p>4.7 Explain how these problems can be solved.</p>	<p>4.1 Explain the structure of the International Financial Systems.</p> <p>4.5 Explain the general functions of the International Financial System.</p> <p>4.6 Appraise the problems of the International Financial System.</p> <p>4.7 Isolate issues and problems in domestic financial system and apply same to the International Financial Systems.</p>	<p>Sketched Diagram Cardboard sheet.</p> <p>Black Board Sketches</p> <p>Text on International Trade.</p> <p>Introduction to Nigerian Financial System by:- Okigbo, Nwankwo.</p>	<p>To know the meaning of dividends, factors and dividends, factors and dividends policy decisions. Its effect and its application to business firms.</p>	<p>Demonstrate the importance of policy. Give example of dividends warrant, alternative. Give an assignment of case study if necessary</p>	<p>Transparency Projector Charts and Diagrams etc.</p>
General Objective 5: Understand the essence and processes of mergers and acquisitions						
13-15	<p>5.1 Define merger and acquisition.</p> <p>5.2 Differentiate between horizontal, vertical and conglomerate mergers.</p> <p>5.3 Explain the motives for mergers e.g. commercial needs, growth, diversification, security of supply and sales etc. 5.4 Explain the procedure for mergers.</p> <p>5.5 Define acquisition motives and criteria</p> <p>5.6 Explain acquisition search and preliminary screening in terms of Corporate Affairs Commission (CAC), Stock Exchange Market, Land Registry, Credit Analysis of Target Company and Related Industry.</p> <p>5.7 Explain acquisition procedure and post acquisition effects on acquirer's business results</p>	<p>1. Provide standard definitions for both.</p> <p>2. Provide clear examples to illustrate.</p> <p>3. Explain each Criterion.</p> <p>4. Provide Logical procedure.</p> <p>5. Illustrate from contemporary issues.</p>	<p>Text books</p> <p>Test book and Financial Reports.</p> <p>Text book</p> <p>Text books and Financial Weeklies.</p> <p>Text books and Financial Weeklies.</p>	<p>The student should be able to know the basic concepts of mergers and acquisition, the need for it to-day and the challenges posed for it by international changes. Its application as to procedures, documentation, legal requirements etc. and its overall usefulness for local and national development.</p>	<p>Lead student to know the meaning and importance of mergers and acquisitions. Know the basic requirements Using the internet draw examples from recent M&A in Nigeria and the rest of the world.</p>	<p>Relevant textbooks, journals and magazines, periodicals, computers. Internet browsing for world examples.</p>

		<p>6. Lead the student to source relevant information.</p> <p>7. Evaluate student's reports and fill in the missing information.</p>	Text books.			
	and balance sheet.	8. Explain and provide worked examples.				

ASSESSMENT CRITERIA

Coursework 25%	Course test %	Practical 25%	Other (Examination/project/portfolio) 50%

PROGRAMME: HIGHER NATIONAL DIPLOMA IN BANKING AND FINANCE	Code: HBF 313	Credit Hours: 60 hours
Course: Advanced Financial Accounting 1	Pre-requisite:	Theoretical: 2 hours/week - 50%
Semester: 1		Practical: 2 hours/week - 50%

Goal: To enable the student acquire sound knowledge and understanding of financial accounting so as to be able to interpret the results of businesses.

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GENERAL OBJECTIVES:

On completion of this course, the student should be able to:

- 1.0 Understand the Foundation of Accounting Theory.
- 2.0 Understand Financial Reporting.
- 3.0 Understand the concepts of Income, Capital and Value.
- 4.0 Understand income measurement.

- 5.0 Understand Assets, their measurement and classification.
- 6.0 Understand Depreciation.

- 7.0 Understand Liabilities and their measurement.
- 8.0 Understand the concepts of equity.
- 9.0 Understand the treatment and accounting for contingencies.
- 10.0 Understand long-term construction contracts.
- 11.0 Understand borrowing cost.
- 12.0 Understand Extra-ordinary items.
- 13.0 Understand Deferred Taxation.
- 14.0 Understand Inflation Accounting.
- 15.0 Understand the main thrust of Accounting Standards

PROGRAMME: HIGHER NATIONAL DIPLOMA IN BANKING & FINANCE	Code: HBF 313	Credit Hours: 60 hours
Course: Advanced Financial Accounting 1	Pre-requisite:	Theoretical: 2 hours/week - 50%
Semester: 1		Practical: 2 hours/week - 50%

<u>Theoretical Content</u>	<u>Practical Content</u>
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General Objective 1: Understand the Foundation of Accounting Theory						
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
1	<p>1.1 Outline the nature, methodology, history and development of Accounting Theory.</p> <p>1.2 Examine the structure of Accounting Theory.</p> <p>1.3 Explain the structure of Accounting Theory.</p> <p>1.4 Examine the regulatory frame work within which Accounting Theory and Practice operates.</p> <p>1.5 Define Accounting Standards.</p> <p>1.6 Outline the historical development of Accounting Standards.</p> <p>1.7 Explain the usefulness of Accounting Standard.</p>	<p>1. Investigating into the nature, methodology, historical development of Accounting theory.</p> <p>2. Illustrate the structure of Accounting theory.</p> <p>3. Make analysis of the processes involved in theory formulation in Accounting.</p> <p>4. Review the regulatory framework of Accounting and lead the student to appreciate how the Accounting theory and practice operates.</p>	Accounting Standards.	<p>Explain nature, history, development and structure of accounting theory.</p> <p>Identify the regulations guiding accounting theory and practice.</p> <p>Explain the development and usefulness of accounting standards.</p>	<p>Group assignments.</p> <p>Group demonstrations.</p>	<p>ICAN publications, accounting standards, text books, journals and computers.</p>

		<p>5. Make proper emphasis on Accounting Standards.</p> <p>6. Guide the student to explain the implications of following the accounting theory.</p> <p>7. Lead the student to identify the usefulness of Accounting Standards.</p>				
General Objective 2: Understand Financial Reporting						
2	<p>2.1 Identify the objectives and concepts of financial Reporting.</p> <p>2.2 Identify the users of Financial Reports.</p> <p>2.3 Identify the information needs of the users.</p> <p>2.4 Explain the nature and types of financial accounting conventions.</p>	<p>1. Make analysis of the conceptual framework of Financial Reporting.</p> <p>2. Elaborate the importance of Financial Reports on the growth of the business world.</p> <p>3. Lead the student to foresee Financial Reports as an indispensable document to investors.</p> <p>4. Demonstrate the operational set-up, the nature, and types of Financial Accounting conventions.</p>	<p>Display on the Card board the Accounting Conventions.</p>	<p>Explain the purpose of financial reporting and explain the users and the use of financial reports. Discuss financial accounting conventions.</p>	<p>Let students write typical financial reports in groups and present for class discussion</p>	<p>Financial reports and journals.</p> <p>Computer diagram on report format.</p>
General Objective 3: Understand the concepts of Income, Capital and Value						

3	<p>3.1 Define “Capital” in Accounting.</p> <p>3.2 Compare the accounting definition of capital to that of Economics.</p> <p>3.3 Define “Income” in Accounting.</p> <p>3.4 Compare the accounting concept of Income with that of Economics.</p> <p>3.5 Identify explain the proprietary and Entity concepts of income and their implications for capital maintenance.</p>	<ol style="list-style-type: none"> 1. Analyse the conceptual framework of “capital” as used in Accounting. 2. Differentiate the concept as used in “Accounting” and “Economics”. 3. Identify the differences in the concept of “income” as 		<p>Define capital, income and value.</p> <p>Explain the concepts income, capital and value.</p> <p>Distinguish between accounting and economic concepts of income.</p>	<p>Group assignments.</p> <p>Group demonstrations.</p> <p>Classroom demonstration.</p>	<p>Text books, journals and internet.</p> <p>Accounting standards.</p> <p>ICAN publications.</p>
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	<p>3.6 Define “Value” in Accounting.</p> <p>3.7 Explain the various concepts of value in Accounting as applied to:</p> <ul style="list-style-type: none"> – Historical Cost – Replacement value – – Net Realisable value – Current cost etc. 	<p>used in Accounting and Economics.</p> <p>4. Illustrate the proprietary and entity concepts of income and their implications for capital maintenance.</p> <p>5. Analyse the concept of “value” in details.</p> <p>6. Demonstrate and lead the student to appreciate the application of the concept of value to:</p> <ul style="list-style-type: none"> - Historical cost - Replacement value - Net Realisable value - Current cost etc. 				
General Objective 4: Understand income measurement						
4	<p>4.1 Explain the various approaches to Income Measurement.</p> <p>4.2 Identify the objectives of Income Measurement.</p> <p>4.3 Identify the problems associated with Income Measurement.</p>	<p>1. Illustrate the various methods (approaches) to income measurement.</p> <p>2. Specify the main objectives of income measurement.</p> <p>3. Lead the student into establishing the major problems associated with Income Measurement.</p>		<p>Illustrate the different approaches to income measurement.</p> <p>Explain the objectives and problems associated with income measurement.</p>	<p>Demonstrate accounting approaches to income measurement.</p> <p>Call out students to highlight problems of income measurement.</p>	<p>Case studies and illustrative charts.</p>
General Objective 5: Understand Assets, their measurement and classification						

5	<p>5.1 Define assets. 5.2 Identify types and classifications of assets.</p> <p>5.3 Examine the valuation of assets.</p>	<p>1. Explain the concept of assets as applicable to "Household" and "Business".</p>	Household	<p>Define assets and classify them.</p> <p>Explain the methods of asset valuation.</p>	<p>Class assignments.</p> <p>Classroom demonstration.</p>	<p>Journals, text books</p>
	<p>5.4 Examine fully the followings:</p> <p>5.4.1. Property, plant and equipment. 5.4.2. Leases.</p> <p>5.4.3. Investments</p> <p>5.4.4. Inventories</p> <p>5.4.5. Debtors and other receivables.</p> <p>5.4.6. Intangible and fictitious asset</p> <ul style="list-style-type: none"> - Goodwill - Patents, trade marks and copyrights - Research and Development expenditure - Preliminary expenditures - Discount on issue of share. 	<p>2. Classify assets as stated above.</p> <p>3. Illustrate the valuation of assets.</p> <p>4. Explain in details.</p> <p>4.1 Property plant and equipment 4.2 Leases</p> <p>4.3 Investments.</p> <p>4.4 Inventories.</p> <p>4.5 Debtors and their Receivable.</p> <p>4.6 Intangible and fictitious assets e.g. Goodwill etc.</p>	Assets, Business Assets.	<p>Explain exhaustively the components of fixed and current assets.</p>	<p>Group discussion</p>	<p>and ICAN publications.</p> <p>Word processor</p>
General Objective 6: Understand Depreciation						
6	<p>6.1 Explain the concept of depreciation.</p> <p>6.2 Explain the various methods of calculating depreciation.</p> <p>6.3 Identify the advantages and disadvantages of each method.</p>	<p>1. Illustrate the concept of depreciation. Illustrate both methods on the black board and lead the student to discover the advantages and disadvantages.</p>	Overhead projector	<p>Explain the concept of depreciation and the possible methods of calculating depreciation.</p> <p>Appraise the merits and demerits of each method.</p>	<p>Assignment.</p> <p>Group discussion.</p> <p>Demonstration using spreadsheets</p>	<p>Text books, journals and video clips.</p> <p>Spreadsheets</p>
General Objective 7: Understand liabilities and their measurement						
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7	7.1 Define liabilities. 7.2 Identify the types and classification of liabilities.	1. Illustrate the analytical approach to the concept of liabilities. 2. Lead the student to classify liabilities.	Overhead projector	Explain what is liability and classify all liability items in any financial transaction.	Brief the students on the classification of liabilities. Case studies on liabilities.	Charts and diagrams. Computer illustrations.
General Objective 8: Understand the concepts of equity						
8	8.1 Explain the concept of Equity. 8.2 Distinguish between capital and reserves.	1. Illustrate the concept of Equity. 2. Demonstrate and carry the student along to establish the difference between Capital and Reserves.	Overhead projector	Illustrate the concept of equity. Define capital and reserves. Distinguish between capital and reserves.	Group discussion. Assignments. Demonstration	Text books, computers and journals.
General Objective 9: Understand the treatment and accounting for contingencies						
9	9.1 Define contingencies. 9.2 Explain the treatment and presentation of contingencies.	1. Illustrate contingency situation. 2. Demonstrate, leading the student to appreciate the treatment and presentation of contingencies.	Overhead projector	Explain contingencies. Illustrate in detail the treatment and presentation of contingencies.	Group assignments. Group discussion.	Journals, ICAN publications and text books. Internet
General Objective 10: Understand long-term construction contracts						

10	<p>10.1 Explain what is meant by longterm construction contracts.</p> <p>10.2 Distinguish between long and short contracts.</p> <p>10.3 Examine the problems of profit recognition.</p> <p>10.4 Examine the merits and demerits of a completed contract method.</p> <p>10.5 Explain the merits and demerits of the percentage of completion method.</p> <p>10.6 Examine the problems of valuation of long-term work-in-progress.</p>	<p>1. Illustrate the concept of long-term construction contracts.</p> <p>2. Analyse the issues and problems of profit recognition.</p> <p>3. Lead the student to establish the merits and demerits of completed contracts.</p> <p>4. Demonstrate the percentage of completion method.</p> <p>5. Lead the student to identify and examine the problems of valuation of long-term work-in-progress.</p>	Overhead projector.	<p>Explain construction contracts.</p> <p>Identify long term and short term contracts.</p> <p>Explain the merits and elements of completed contract method and the advantages and disadvantages of percentage completed contract.</p>	Group research and discussion. Classroom demonstration	<p>Journals and text books.</p> <p>Internet</p>
General Objective 11: Understand borrowing costs						
11	<p>11.1 Define borrowing cost.</p> <p>11.2 Examine the arguments for and against capitalization.</p>	<p>1. Illustrate the concept of borrowing cost.</p> <p>2. Direct the student to make arguments for</p>		<p>Explain and illustrate borrowing cost in accounting.</p> <p>Discuss the details and elements of capitalisation.</p>	Organise the students into two groups. Let the 2 groups debate arguments for and	Computers, tapes and diagrams.
		and against capitalization.			against capitalisation.	
General Objective 12: Understand Extra-ordinary items						

12	12.1 Define extra-ordinary items. 12.2 Define exceptional items. 12.3 Emphasize the distinctions between exceptional items and extra-ordinary items. 12.4 Give examples of extra-ordinary and exceptional items. 12.5 Define prior year adjustment. 12.6 Explain the meaning of fundamental mistake. 12.7 Define “Accounting Policy” and distinguish it from “Accounting Estimate”.	1. Establish items classified as extra- ordinary. 2. Illustrate exceptional items. 3. Compare and contrast exceptional and extra-ordinary items. 4. Lead the student to give examples of each group of items. 5. Illustrate the prior year adjustment. 6. Illustrate with examples the meaning of fundamental mistakes. 7. Explain these concepts “Accounting Policy” and “Accounting Estimate”.	Overhead projector	Explain what is meant by extraordinary and exceptional items. State clearly the difference between the above. Illustrate the differences with examples. Explain prior-year adjustment fundamental xxxx. Explain accounting policy and accounting xxxx.	Give students assignments. Let them give examples of extra-ordinary and exceptional items. Adapt case studies on accounting policy for group discussion.	Accounting Standard Manuals, computers, diagrams and charts.
General Objective 13: Understand Deferred Taxation						
13	13.1 Define Deferred Taxation. 13.2 Explain the Accounting treatment of Deferred Taxation.	1. Illustrate Deferred Taxation. 2. Lead the student into the treatment of the Deferred Taxation.	Black Board	Define and explain deferred taxation. Explain accounting treatment of deferred taxation.	Lead students to complete case study. Group work.	Text books and journals.
General Objective 14: Understand Inflation Accounting						
14	14.1 Differentiate historic accounting from current cost accounting. 14.2 Apply price index in preparing financial statements.	1. Illustrate historic accounting and cost accounting. 2. Lead the student in the computation of price index.	Black Board.	Explain inflation accounting. Distinguish between historic accounting and current cost accounting. Illustrate the application of price index in preparing financial statements.	Lead students in group work and case study.	Journals, internet and text book.
General Objective 15: Understand the main thrust of Accounting Standards						

15	15.1 Examine the functions of Nigerian Accounting Standard Board (NASB). 15.2 Examine the Statement of Accounting Standard Board (NASB)	1. Illustrate the functions of Nigerian Accounting Standard Board. 2. Lead the student to examine the Statement of Accounting Standard Board established by NASB.		Explain the functions of the Nigerian Accounting Standards Board (NASB). Analyse the Statements of the NASB.	Group work. Assignments to be submitted and assessed by the teacher within 7 days.	NASB publications, journals and text book.
		Board established by NASB.				

ASSESSMENT CRITERIA

Coursework 25%	Course test %	Practical 25%	Other (Examination/project/portfolio) 50%

PROGRAMME: HIGHER NATIONAL DIPLOMA IN BANKING AND FINANCE	Code: HBF 314	Credit Hours: 45 hours
Course: Law & Ethics of Banking 1	Pre-requisite:	Theoretical: 2 hours/week - 67%
Semester: 1		Practical: 1 hours/week - 33%

Goal: The course is designed to expose the student to those aspects of law and ethics that are relevant to every day banking practices.

GENERAL OBJECTIVES:

On completion of this course, the student should be able to:

- 1.0 Understand the statutes and regulations governing banks in Nigeria.
- 2.0 Understand Law of Agency and the position of bank as agents.
- 3.0 Understand the principles of Partnership and Company Law.
- 4.0 Understand Bankruptcy procedures.
- 5.0 Understand the fundamentals of banking Ethics.

PROGRAMME: HIGHER NATIONAL DIPLOMA IN BANKING & FINANCE	Code: HBF 314	Credit Hours: 45 hours
Course: Law & Ethics of Banking 1	Pre-requisite:	Theoretical: 2 hours/week - 67%
Semester: 1		Practical: 1 hours/week - 33%

Theoretical Content		Practical Content				
Week	General Objective 1: Understand the statutes and regulations governing banks in Nigeria					
	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
1 - 4	<p>1.1 Define statutes and regulations.</p> <p>1.2 Describe the free Banking era in Nigeria without statutes.</p> <p>1.3 Explain Banking Act of 1952 and its subsequent amendments of 1958.</p> <p>1.4 Explain the Central Bank Act of 1958 and the objectives.</p> <p>1.5 Explain the repealed Banking Act of 1968 and the Companies Law of 1968, and their importance on the indigenisation of enterprises in Nigeria.</p> <p>1.6 Describe recent changes in the Central Bank Act of 1991 and the Banks and Other Financial Institutions Act 1991 with their amendments and licensing requirements.</p> <p>1.7 Explain the NDIC Act of 1988.</p> <p>1.8 Explain the functions of CBN and its relationships with other banks</p>	<p>1. Instruct the student to differentiate between a repealed law and an amended law.</p> <p>2. Instruct the student on the importance of licensing banks.</p> <p>3. Demonstrate to the student with examples why banks are heavily regulated.</p> <p>4. Lead students to understand that the deposit liabilities of banks are third party funds.</p> <p>5. Instruct the students to name the participants in the Nigeria Financial</p>	<p>Copies of special publications Banking Acts of 1952, 1969 BOFIA (1991) CBN Act of 1991. NDIC Act of 1998</p> <p>Copies of the Law.</p>	<p>Lead the students to understand the various laws and regulations governing establishment and administration of banks.</p> <p>Tell them the significance of such regulations and the controls being exercised by CBN, NDIC in the sanitation of the financial system.</p> <p>The impact of the Acts and Decrees since 1952, 1958, 1968, 1969, 1988 and 1991.</p>	<p>Explain to the students the meaning of statutes , laws and regulations and their significance to the financial system.</p> <p>Get them copies of the relevant laws and acts and give assignment to complete the course lecture.</p>	<p>Relevant copies of the banking Acts: Banking Acts 1952, 1958, 1968, 1969. BOFIA 1991. NDIC Act 1988. Textbooks. Financial journals and magazines. Bulletin from CBN.</p>

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	<p>with respect to its functions and supervisory powers as provided in the law.</p> <p>1.9 Describe the role of CBN in the Nigeria financial system.</p> <p>1.10 Explain recent changes in the banking system and the universal banking concept.</p> <p>1.11 Analyse the overall effects of the regulations in ensuring a safe and sound banking system in Nigeria including the role of NDIC as provided in its enabling Act and its amendments.</p>	<p>system.</p>	<p>Copies of the Law.</p>			
<p>General Objective 2: Understand Law of Agency and the position of bank as agents</p>						

5 - 7	<p>2.1 Define Agency and Agent.</p> <p>2.2 Explain how Agency is created.</p> <p>2.3 Identify special Agents and their classifications.</p> <p>2.4 Analyse the rights and duties of a Principal and an Agent.</p> <p>2.5 Explain the relationship of the Principal and Agent to third parties.</p> <p>2.6 Explain the position of bankers as Agents.</p> <p>2.7 Explain the situations where the Agent is personally liable for any contractual breach with third parties.</p> <p>2.8 Explain termination of Agency</p>	<p>1. Instruct the students to give examples of different types of Agents.</p> <p>2. Instruct the students to explain the situation when a banker acts as an Agent.</p> <p>3. Instruct the student to give examples of contracts where the principal could be liable for contracts made after revocation of contract of Agency.</p>	<p>Relevant text-books.</p> <p>Charts and Diagrams.</p>	<p>Lead the students to understand why the law of agency is important to bankers.</p> <p>Tell them the various classifications, rights and duties of both agents and principals.</p> <p>The various liabilities and implications of contract of agency and how it can be terminated.</p>	<p>Ask student to research agents and principals with examples. Provide a standard example of when a customer pays in cheques for collection and the liabilities therein.</p>	<p>Relevant textbooks, projectors etc.</p> <p>Internet</p>
	<p>and the implication of contracts made before termination.</p> <p>2.9 Explain termination by the operation of law.</p>					
<p>General Objective 3: Understand the principles of Partnership and Company Law</p>						

8 - 9	<p>3.1 Define partnership.</p> <p>3.2 Explain the distinguishing features of partnership and other business types.</p> <p>3.3 Explain the provisions of the Partnership Act of 1890 and the Partnership Act of 1925 and its amendments.</p> <p>3.4 Explain the formation of Partnerships.</p> <p>3.5 State the procedures for the registration of business names.</p> <p>3.6 Explain the relationship between Partners to one another and to third parties.</p> <p>3.7 State the conditions for the dissolution of Partnerships and the distribution of Assets and Liabilities</p> <p>3.8 Define a Company and how it differs from Partnership.</p> <p>3.9 Describe 1922, 1968 and 1990 Acts.</p> <p>3.10 Explain the functions of Corporate Affairs Commission compared to Company Registry.</p> <p>3.11 Explain formation of companies and the procedure.</p> <p>3.12 State the contents of memorandum</p>	<p>1. Instruct the student to give examples of Partnership firms and make a list of the distinguishing features.</p> <p>2. Lead the students to understand the difference between Partnership Firms and Limited liability companies.</p> <p>3. Lead students to appreciate the difference between Companies and] Partnership.</p> <p>4. Illustrate the functions of Corporate Affairs Commission.</p> <p>5. Lead students to the provision of laws on winding of Companies.</p>	<p>Typical Articles and Memorandum of Association of a Company.</p> <p>Copies of Company Law.</p> <p>Relevant textbooks. Charts and Diagrams.</p> <p>Sample copy of Company Law of 1990.</p> <p>Sample of Share Certificate.</p>	<p>To expose the students to the meaning of partnership law, rights and duties, its formation and relationship with each other and third parties.</p> <p>To know what company law is all about, its formation, administration and the relationship of company law with registration of company names. The dissolution of companies and knowing about the various Acts and the Corporate Affairs Commission's functions.</p>	<p>Lead students to the meaning of both partnership and company laws with their various Acts. Instruct them to research rights and duties of partners and the function of Corporate Affairs Commission (CAC). Research recent company dissolutions</p>	<p>Relevant textbooks. Copies of the Acts. Memorandum and Articles of Association. Charts and digrams where necessary. Business journals and papers.</p> <p>Internet</p>
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	<p>and Articles of Association.</p> <p>3.13 Explain the different types of shares and debentures.</p> <p>3.14 Explain the borrowing powers of a company.</p> <p>3.15 Explain authority of Directors.</p> <p>3.16 Describe meetings and resolutions.</p> <p>3.17 Explain winding and the different types of windings.</p> <p>3.18 State the functions and the role of liquidator and creditors in winding up.</p>					
General Objective 4: Understand Bankruptcy procedures						
10 - 12	<p>4.1 Define bankruptcy.</p> <p>4.2 Explain the objectives of bankruptcy.</p> <p>4.3 Explain the available Acts of Bankruptcy and what constitutes Bankruptcy.</p> <p>4.4 Explain bankruptcy up to adjudication.</p> <p>4.5 Explain appointment and functions of Trustee in Bankruptcy.</p> <p>4.6 Explain the properties available for distribution and protected properties.</p> <p>4.7 Explain invalid assignments of properties.</p> <p>4.8 Explain how bankrupt properties are distributed.</p> <p>4.9 Explain the discharge of bankrupt.</p>	<p>1. Instruct the student to name and explain some civil disabilities of a bankrupt.</p> <p>2. Instruct the student to explain the effects of a receiving order and its effect on a bank account.</p>	Overhead projector	<p>To expose the students to understand the meaning of bankruptcy, the procedure to follow in the formation of trustee in bankruptcy.</p> <p>Explain properties available for distribution and assignments of same. Explain to them how to discharge a bankrupt and the legal consequences of discharge.</p>	<p>Lead the student to understand the Acts of Bankruptcy and legal implications.</p> <p>Students to research properties of a bankrupt and how to discharge a bankruptcy with the legal consequences.</p>	<p>Relevant textbooks.</p> <p>Financial papers.</p> <p>Whiteboard etc.</p> <p>Internet</p>

General Objective 5: Understand the fundamentals of banking Ethics						
13 - 15	<p>5.1 Explain Banking Code of Ethics.</p> <p>5.2 Explain the need for ethics in intra-bank transactions.</p> <p>5.3 Explain the CIBN professional code of conduct and professional discipline (CIBN Decree No. 12 1990)</p> <p>5.4 Explain offences and penalties under BOFIA, NDIC Decree, Money Laundering Decree, Advanced Fee fraud and other related offences.</p> <p>5.5 Explain foreign exchange monitoring and miscellaneous provisions Decree, and Failed Banks and other financial malpractices in Banks Decree.</p>	<p>Lead the student to understand that CIBN has a Code of Conduct.</p> <p>Examine with students the detailed provisions of the various Acts.</p> <p>Ask students questions on NDIC, CIBN etc.</p>	<p>Copies of the relevant Decrees.</p> <p>Copies of relevant text-books.</p>	<p>To expose the students to understand what ethics is all about. The importance of ethics needs to be emphasised to banking students as it relates to professionalism.</p> <p>Tell them the relevant aspects of the Act, law and CBN codes that support ethics and the overall importance of it to the financial system in general.</p>	<p>Lead the student to explain what banking ethics are, why do we need them giving examples in line with the CBN code of conduct, BOFIA and other relevant laws of ethics.</p>	<p>Textbooks, CIBN publications on ethics.</p> <p>Journals and magazines.</p> <p>Internet</p>

ASSESSMENT CRITERIA			
Coursework 25%	Course test %	Practical 25%	Other (Examination/project/portfolio) 50%

PROGRAMME: HIGHER NATIONAL DIPLOMA IN BANKING AND FINANCE	Code: HBF 315	Credit Hours: 30 hours
Course: Practice of Banking 1	Pre-requisite:	Theoretical: 1 hours/week - 50%
Semester: 1		Practical: 1 hours/week - 50%

Goal: To enable student build on the knowledge of Banking Laws and Regulations particularly in the areas of rules and regulations governing Bankers/Customer relationship, basic banking operations/transactions and various customers accounts.

GENERAL OBJECTIVES:

On completion of this course, the student should be able to:

- 1.0 Understand Bankers/Customer Relationship.**
- 2.0 Understand different types of customers' accounts.**
- 3.0 Understand other special customers' accounts.**
- 4.0 Understand Negotiable Instrument as a basic tool for banking operations.**

PROGRAMME: HIGHER NATIONAL DIPLOMA IN BANKING & FINANCE	Code: HBF 315	Credit Hours: 30 hours
Course: Practice of Banking 1	Pre-requisite:	Theoretical: 1 hours/week - 50%
Semester: 1		Practical: 1 hours/week - 50%

<u>Theoretical Content</u>			<u>Practical Content</u>			
Week	General Objective 1: Understand Bankers/Customer Relationship					
	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources

1 - 4	<p>1.1 Define Bank, Customer and Banking business in Nigeria backed with relevant legislations.</p> <p>1.2 Explain the rules governing Banker/customer relationship.</p> <p>1.3 Define Bankers' right – lien, setoff, appropriation of payments including Claytok's rule etc.</p> <p>1.4 Explain Bankers' responsibilities and duties such as Duty of Secrecy, Bankers' opinion, Statement of accounts etc.</p> <p>1.5 Explain Customers' right and responsibilities such as duty of care duty, to give mandate, and payment charges etc.</p>	<p>1. Provide student with standard definition as well as adequate explanations.</p> <p>2. Lead the student to know general and specific rules of banker/customer relationship.</p> <p>3. Instruct the student to state and explain bankers' rights as available to them.</p> <p>4. Emphasis to the student on Bankers' duties, especially duty of secrecy, duty to care and diligence etc.</p>	<p>Relevant textbooks, financial business journals and papers.</p> <p>2. Overhead projectors, charts, microphone system, computers etc as applicable.</p>	<p>Explain the various relationships subsisting between banker and customers, and the rules that govern such relationships.</p> <p>Explain bankers rights and responsibilities as well as the rights and duties of a bank customer.</p>	<p>Group assignments, class discussions. To be submitted to lecturer within 4 weeks</p>	<p>Banking Laws, text books, internet, video clips.</p> <p>Excursions.</p>
		<p>5. Lead the student to know some customers' rights and responsibilities' with relevant cases e.g. Ladbroke V. Todd (1914)</p> <p>Examples of customers' rights are to obey customers' mandate, reasonable notice for closing his account etc.</p>				
General Objective 2: Understand different types of customers' accounts						

5-8	<p>1.6 Define Bank, Customer and Banking business in Nigeria backed with relevant legislations.</p> <p>1.7 Explain the rules governing Banker/customer relationship.</p> <p>1.8 Define Bankers' right – lien, setoff, appropriation of payments including Claytok's rule etc.</p> <p>1.9 Explain Bankers' responsibilities and duties such as Duty of Secrecy, Bankers' opinion, Statement of accounts etc.</p> <p>1.10 Explain Customers' right and responsibilities such as duty of care duty, to give mandate, and payment charges etc.</p>	<p>1. Provide student with standard definition as well as adequate explanations.</p> <p>2. Lead the student to know general and specific rules of banker/customer relationship.</p> <p>3. Instruct the student to state and explain bankers' rights as available to them.</p> <p>4. Emphasis to the student on Bankers' duties, especially duty of secrecy, duty to care and diligence etc.</p> <p>5. Lead the student to know some</p>	<p>Relevant textbooks, financial business journals and papers.</p> <p>Overhead projectors, charts, microphone system, computers etc as applicable.</p>	<p>Identify the different types of account holders in a Bank with examples. Explain the requirements and procedure leading to the opening of each class of account. Explain the procedure for closing accounts especially when there is an intervening occurrence such as death, bankruptcy and the treatment of accounts of Corporate Bodies on 'winding up'.</p>	<p>Provide the students with accounting forms. Let them open accounts in groups for different account holders. Case studies on procedure for closing accounts.</p> <p>Group research into the types of account available followed by group presentation</p>	<p>Samples of account opening forms. Memorandum and Articles of Association of Companies. Computers and diagrams.</p> <p>Internet</p>
		<p>customers' rights and responsibilities' with relevant cases e.g. <i>Ladbroke V. Todd</i> (1914)</p> <p>Examples of customers' rights are to obey customers' mandate, reasonable notice for closing his account etc.</p>				
General Objective 3: Understand other special customers' accounts						

9 - 11	<p>3.1 Explain the procedure for opening, and conducting special customers' accounts, such as, liquidators and receivers, government accounts, solicitorclients' accounts, clubs, etc.</p> <p>3.2 Explain in details how those special accounts can be closed by banks.</p>	<p>1. Lead student to explain how the various specialized accounts are opened and closed.</p> <p>2. Instruct the student to understand the need for attracting these special accounts and specific emphasis laid on documents to look for or request from the prospective customers – such as letter of application and deposit of unused cheque-leaves etc.</p>	<p>Relevant textbooks, financial business journals and papers. Overhead projectors, charts, microphone system, computers etc as applicable.</p>	<p>Explain special accounts. Explain and demonstrate the procedure for opening and operating special accounts.</p> <p>Discuss in detail the procedure for closing special accounts.</p>	<p>Group discussion. Group assignment. Observation of bank procedure. Seminar</p>	<p>Specimen bank documents, video clips, internet, computers, textbooks and journals.</p>
General Objective 4: Understand Negotiable Instrument as a basic tool for banking operations						
12 - 15	<p>4.1 Define Bills of Exchange as a basic instrument for Banking operations.</p> <p>4.2 Describe the parties to a bill as</p>	<p>1. Provide the student with example of bills of exchange after definition such as cheques, drafts etc</p> <p>2. Instruct the student on how to</p>	<p>Charts, Overhead Projectors etc.</p>	<p>Explain negotiable instruments. Identify and discuss Bill of Exchange as instrument of banking operation. Identify the parties to negotiable</p>	<p>Group discussion. Seminar. Class assignments. Demonstration.</p>	<p>Charts, banking laws, textbooks. Specimen of Negotiable Instruments.</p>

	<p>well as the benefits to the parties thereto.</p> <p>4.3 Illustrate with examples of Negotiable Instruments such as cheques, promissory notes etc.</p> <p>4.4 Explain in details the Bills of Exchange Act Cap 35, Laws of Federation of Nigeria of 1990 and the Cheque Act. State and explain the</p> <p>4.5 attributes/characteristics of Negotiable instruments.</p> <p>4.6 Explain issuance with emphasis on a holder, holder for value and a holder in due course.</p>	<p>recognize some distinctive features of bill of exchange especially cheques, drafts etc.</p> <p>3. Lead the student to understand the following:</p> <p>a holder in due course, attributes of BOE, its transferability, legal ownership, unconditional order etc. Protections as regards paying in good faith and during banking hours as stipulated in sections 60 (1), 77 (2) BOE, Act 1990.</p>	<p>Charts, Overhead Projectors etc.</p>	<p>instruments.</p> <p>Identify and illustrate the various forms of Negotiable Instruments and their attributes.</p> <p>Explain holder for value and holder in due course. Explain Bills of Exchange Act 1990.</p>	<p>Group research and presentation on the extent and importance of the use of negotiable instruments in Nigeria</p>	<p>Journals.</p> <p>Internet</p>
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ASSESSMENT CRITERIA

ASSESSMENT CRITERIA			
Coursework 25%	Course test %	Practical 25%	Other (Examination/project/portfolio) 50%

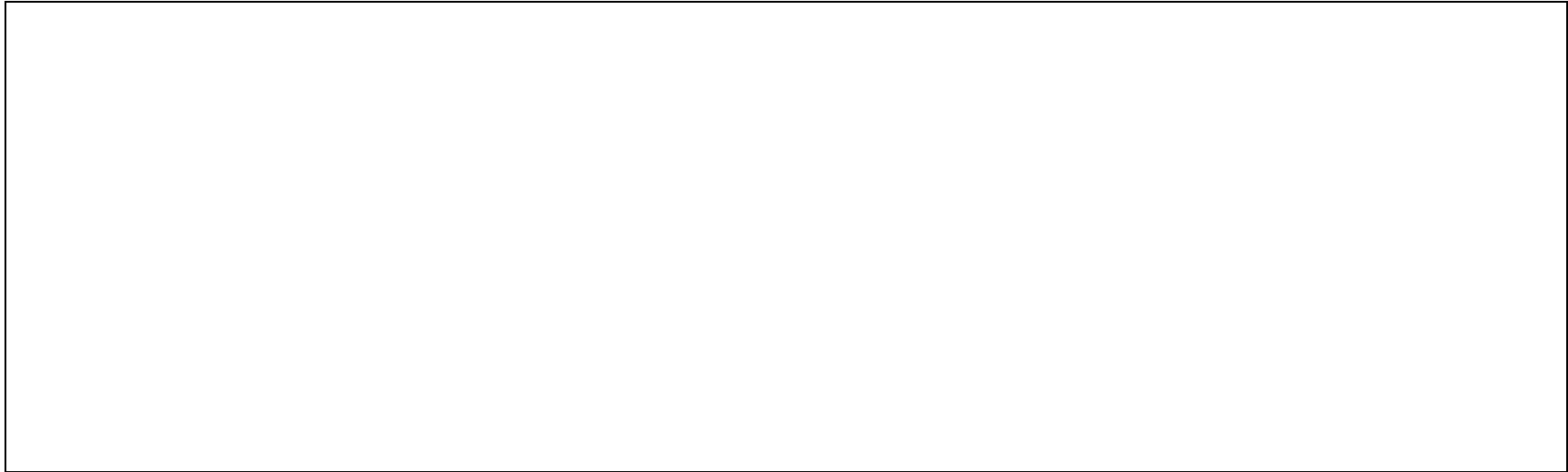
PROGRAMME: HIGHER NATIONAL DIPLOMA IN BANKING AND FINANCE	HBF 316	Credit Hours: 30 hours
Course: Marketing of Financial Services	Pre-requisite:	Theoretical: 1 hours/week - 50%
Semester: 1		Practical: 1 hours/week - 50%

Goal: To enable the student appreciate and understand the financial uniqueness of financial services, products and the need for their market in a special way.

GENERAL OBJECTIVES:

On completion of this course, the student should be able to:

- 1.0 Understand the marketing concepts, functions, techniques, skills, and tools needed as operators in the financial services industry.
- 2.0 Understand financial services marketing strategies.
- 3.0 Understand the need for marketing planning.
- 4.0 Understand the concept and the application of product development techniques and market research.
- 5.0 Understand pricing concepts and the financial services system.
- 6.0 Understand the concepts of marketing of actual bank services and promotional mix.
- 7.0 Understand public relations and the ethics of marketing in the financial services industry.



PROGRAMME: HIGHER NATIONAL DIPLOMA IN BANKING & FINANCE	Code: HBF 316	Credit Hours: 30 hours
Course: Marketing of Financial Services	Pre-requisite:	Theoretical: 1 hours/week - 50%
Semester: 1		Practical: 1 hours/week - 50%

<u>Theoretical Content</u>	<u>Practical Content</u>
	General Objective 1: Understand the marketing concepts, functions, techniques

Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
1 - 2	<p>1.1 Define marketing concepts.</p> <p>1.2 Distinguish between marketing of goods and</p> <p>1.3 Explain the characteristics of financial services.</p> <p>1.4 Explain the need for marketing in the financial services industry.</p> <p>1.5 Explain elements of marketing.</p> <p>1.6 Explain the variables in the financial marketing environment.</p> <p>1.7 Identify the constraints and conditions for effective marketing of financial services.</p>	<p>1. Instruct the student to give examples of a bank service and physical products.</p> <p>2. Lead the students to distinguish between marketing strategy for physical goods and other services.</p>	Physical products and financial products S/A/C/A.	Let the students be aware of why the customers need s must be identified satisfied at a profit-which marketing concept. The basic difference between physical goods and services and the qualities of each brand. To be able to know the constraints and conditions necessary for effective marketing of financial services.	Lead students to know what marketing concept is all about. Its importance as a marketing tool by placing customers as 'king'. Students to research examples of goods and services with their differences. The need for marketing of financial services may be re-inforced	<p>Internet</p> <p>Financial services such as S/A, C/A, money transfer, Name treasure a/c etc.</p>
General Objective 2: Understand financial services marketing strategies						
3 - 4	<p>2.1 Explain the strategies for marketing of financial services.</p> <p>2.2 Explain how marketing strategies are formulated.</p> <p>2.3 Explain market segmentation, its advantages and disadvantages.</p> <p>2.4 Identify target markets.</p> <p>2.5 Explain the differences between</p>	<p>1. Lead the students to explain why special strategies are required to market financial services.</p> <p>2. Instruct the student to name the target market for financial services.</p>	<p>Relevant text-books.</p> <p>Journal Publications.</p> <p>C.B.N. Publication.</p>	<p>To make the students understand what marketing strategy is and the characteristics of financial services before a strategy is employed for it.</p> <p>To know what market segmentation is and target market.</p> <p>To know how to apply an effective marketing strategy and the major</p>	<p>Understand the concept of marketing strategy and the meaning of the two key words 'marketing' and 'strategy'. Students to give examples of a market, how to segment</p>	<p>Relevant textbooks, magazines and journal publications, CBN & NDIC publications and financial papers.</p> <p>Internet</p>

	<p>market planning and market strategy.</p> <p>2.6 Explain categories and types of market strategy: offensive, defensive and rationalization.</p> <p>2.7 Explain the application of strategies.</p>			<p>peculiarities of the Nigerian situation as regards the financial services industry.</p>	<p>it and its application to financial products.</p>	
General Objective 3: Understand the need for marketing planning						
5 - 6	<p>3.1 Explain the need for market planning: short-term, medium term and longterm.</p> <p>3.2 State the objectives of marketing plan.</p> <p>3.3 Explain the conditions for implementation of market plans.</p> <p>3.4 State success factors in marketing strategic plan.</p>	<p>1. Lead the student to explain why planning should be based on time duration.</p>	<p>Relevant text-books.</p>	<p>To expose them to understand the need to plan for the market and what are the objectives of market planning, both strategic and operational plans.</p> <p>Let them know the processes and limitations to market plans and how to implement the marketing plans</p>	<p>Understanding of what a plan is and why marketing plan is important to an organisation, especially a service one.</p> <p>Assignment discovering the basic processes of planning, the objectives and how to implement them, considering the qualities of financial products as intangible products.</p>	<p>Relevant textbooks, charts diagrams, projectors, journals and publications etc</p> <p>Word processor</p> <p>Internet.</p>
General Objective 4: Understand the concept and the application of product development techniques and market research						

7 - 8	<p>4.1 Define market research.</p> <p>4.2 Explain the objectives of market research and product development.</p> <p>4.2 Explain the procedure, cope, type of market oriented analysis, types of consumers and the uses of market research.</p> <p>4.3 Explain the procedure and role of market research in the financial industry.</p> <p>4.4 Classify types of financial products that do not meet</p>	<p>1. Lead the student to explain why market research is necessary.</p> <p>2. Instruct the student to explain the time span of each long-term.</p> <p>3. Instruct the student to name the new products of some banks.</p>	<p>Relevant text-books.</p> <p>Charts and Diagrams.</p> <p>Journals.</p> <p>Publications.</p>	<p>To let the students understand that market research is an important aspect of marketing activities. To know the objectives and the product development process especially for financial services/ products.</p> <p>Study consumers' behaviour in buying our products, developing strategies for implementation of our product policy and supporting the policy with appropriate information technology.</p>	<p>Understanding of the importance of MR and why it is important in financial product development.</p> <p>Group assignment on how to satisfy customers' needs and develop products to satisfy them profitably. Instruct them to cite examples of financial products.</p>	<p>Relevant textbooks, computers, charts, diagrams, CBN & NDIC publications.</p> <p>Internet</p>
	<p>customer satisfaction.</p> <p>4.5 Explain product development strategy.</p> <p>4.6 Explain the effect of information technology on product development.</p>					
General Objective 5: Understand pricing concepts and the financial services system						
9 - 10	<p>5.1 Define price and the role of pricing financial services. 5.2 Explain pricing policies, methods and strategies (Bankers tariff). 5.3 Explain the determining channels of distribution. 5.4 Identify the constraints to choice of channels. 5.5 Explain key elements in financial services.</p>	<p>1. Explain what we mean by a distribution channel.</p> <p>2. Lead the students to understand Bankers' tariff</p>		<p>To provide students with the knowledge of pricing policies and methods in the financial services industry.</p> <p>To acquaint them with the understanding of channels of distribution as an important aspect of the 4 Ps to reach our target market.</p> <p>With this knowledge they should be able to develop , adapt and implement pricing strategies for their various employers after graduation.</p>	<p>Students to visit banks to collect Bankers' tariff issued by CBN to banks. Explain the meaning of Bankers' tariff.</p> <p>Assignment researching pricing methods for financial products and appropriate methods for distribution to the market i.e. channels of distribution.</p>	<p>Relevant textbooks, charts, diagrams, projectors, CBN & NDIC publications.</p> <p>Internet</p> <p>Word processor</p>

General Objective 6: Understand the concepts of marketing of actual bank services and promotional mix						
11 - 12	<p>6.1 Explain the various specialized services by banks.</p> <p>6.2 Explain how banks market services.</p> <p>6.3 Explain advertising, media type basis for selection effectiveness.</p> <p>6.4 Explain personal selling concepts publicity.</p> <p>6.5 Describe how to evaluate the promotional activities.</p>	<p>1. Lead the student to understand some of the following banking services – Export finance, leasing, investments consortium, lending, corporate advice, taxation etc.</p> <p>2. Instruct the student to identify different types of media for the promotion of financial services.</p>		<p>To acquaint the students with the specialised knowledge of the services provided by banks especially new services supported by IT e.g. ebanking, ATM etc.</p> <p>To know about other specialised services such as Business Advisory Services (BAS), taxation, trustee services, leasing etc.</p> <p>Let them know about personal selling and public relations.</p>	<p>Research as a group the range of specialised services and how to promote/ market them.</p> <p>Include an explanation of the marketing tool to use i.e. 4 Ps (price, place, product service and promotion).</p> <p>Give examples of these 'Ps' and the products involved.</p> <p>Group to present findings.</p>	<p>Relevant textbooks, charts, diagrams, projectors, CBN & NDIC publications.</p> <p>Internet</p> <p>Word processor</p>
General Objective 7: Understand public relations and the ethics of marketing in the financial services industry						
13 - 14	<p>7.1 Define public reactions and its objectives.</p> <p>7.2 Explain channels of PR activities in financial industry.</p> <p>7.3 Explain ways of achieving good image-changing trends of customer relationship.</p> <p>7.4 Mage and taste.</p> <p>7.5 Explain ethics in marketing and marketing of bank services.</p>	<p>1. Explain the need for good public relations and good ethics in banks and other service industries.</p>		<p>To acquaint students with the knowledge of public relations in banks.</p> <p>To let them be aware of the code of ethics for bankers and marketers. Tell them the reasons for PR and ensuring good customer relationships</p>	<p>Students to explain ethics of marketing and their interrelationship.</p> <p>Explanation of PR and its usefulness.</p> <p>Giving example of PR and Advertisement in banks e.g. Ist Bank (truly the first), Union Bank (big, strong and reliable) etc.</p> <p>Short report produced</p>	<p>Internet</p> <p>Word processor</p> <p>Relevant textbooks, marketing journals, CIBN publications, CBN & NDIC materials etc.</p>

ASSESSMENT CRITERIA

Coursework 30%	Course test %	Practical 30%	Other (Examination/project/portfolio) 40%

PROGRAMME: HND BANKING & FINANCE	Code: BAM 413	Credit Hours: 45 hours
Course: ENTREPRENEURSHIP DEVELOPMENT	Pre-requisite:	Theoretical: 2 hours/week - 67%
Semester: 1		Practical: 1 hours/week - 33%

Course main Aim/Goal

This course is intended to create awareness in a student and motivate him towards self-employment through the development of personal skills, competencies effectiveness and aptitudes using project based work in an economic setting to set-up and manage a small and medium enterprises successful.

General Objectives:

1. Understand the history of Entrepreneurship development in Nigeria
2. Understand the need, scope and characteristic of entrepreneurship
3. Understand the various sources of information for entrepreneurship development
4. Appreciate the roles of commercial and development banks in small scale industrial development
5. Understand the functions of various support agencies in small and medium scale industrial development
6. Understand methods of product selection.
7. Understand the activities of different industrial association in relation to entrepreneurship
8. Know self through analysis of strengths, weaknesses, goal-setting and risk-taking behaviour
9. Know the motivational pattern of entrepreneurs
10. Understand the functional areas of business
11. Understand the need for business planning.

<u>Theoretical Content</u>			<u>Practical Content</u>			
Week	General Objective 1: Understand the history of entrepreneurship development in Nigeria.					
	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources

	<p>1.1 Narrate the Entrepreneurship history in Nigeria.</p> <p>1.2 Compare entrepreneurship in Nigeria with Japan, India, China, Malaysia, South Korea, etc.</p> <p>1.3 Explain Nigeria's values and entrepreneurship.</p> <p>1.4 Describe the role of entrepreneurship in the development of small and medium scale industries</p>	<p>Explain Entrepreneurship, its historical development in Nigeria and role in small and medium scale industries.</p> <p>ii. Compare entrepreneurship in Nigeria with other countries of the world – Japan, India, China etc.</p> <p>iii. Show students video film of entrepreneurship development in any of the countries mentioned above:</p> <p>iv. Explain Nigeria's values and entrepreneurship.</p>	<p>- Text books</p> <p>- Journals</p> <p>- Publications</p> <p>- Video Film</p> <p>- TV</p> <p>- VCR</p>	<p>Know entrepreneurship in Nigeria, Japan, India, China, Malaysia, South Korea, etc.</p>	<p>Use web-based information, guide students to explore entrepreneurship in Nigeria. Japan, India, China, Malaysia, South Korea etc.</p>	<p>Computer and accessories</p> <p>Internet facilities</p> <p>Encarta Ref. Library software.</p>
<p>General Objective 2: Understand the need, scope and characteristics of entrepreneurship</p>						
	<p>2.1 Define entrepreneurship and entrepreneur.</p> <p>2.2 Define the role and functions of entrepreneurship.</p> <p>2.3 Identify the entrepreneurial traits.</p> <p>2.4 Explain entrepreneurial tasks.</p> <p>2.5 Explain the need for entrepreneurship in national economic development.</p>	<p>Explain entrepreneurship and entrepreneur.</p> <p>ii. Explain the functions of entrepreneurship and its roles in national economic development.</p> <p>iii. Explain the various traits of an entrepreneur.</p> <p>iv. Explain entrepreneurial tasks, the inherent risks and hazards.</p>	<p>- Text books</p> <p>- Journals</p> <p>- Publications</p> <p>-Entrepreneur</p>	<p>Know the roles and functions of an entrepreneur</p> <p>Know the need for entrepreneurship in national economic development.</p>	<p>Guide student to research into the roles and functions of an entrepreneur.</p> <p>Invite a successful entrepreneur to</p>	<p>Visits</p> <p>Publication</p> <p>Text books</p> <p>Entrepreneur</p> <p>Internet and relevant websites</p>

	2.6 Identify entrepreneurial risks and hazards	v. Invite a successful entrepreneur to give a talk to students			give a talk to students on entrepreneurial traits, talks, hazards and the need for entrepreneurship in national economic development.	
General Objective 3: Understand the various sources of information for entrepreneurship development						
	3.1 Identify organizations and agencies involved in the promotion and development of entrepreneurship 3.2 Explain the roles of banks and financial institutions in enterprise creation. 3.3 Describe the contributions of government agencies in sourcing information including patent rights	Explain the various organizations and agencies involved in the promotion and development of entrepreneurship. ii. Explain the roles of banks and financial institutions in the creation of enterprises. iii. Explain the contributions of government agencies in sourcing information and protecting enterprises. iv. Give assignment.	- Text books - Journal of Management and Economic Digest Publications.	Know the various organizations and agencies involved in the promotion and development of entrepreneurship Know the roles of banks and financial institutions in the creation of enterprises.	Guide students to research to organizations and agencies involved in the promotion and development of entrepreneurship. Use Web-based information to understand the international org. involved in assisting SMEs. Guide student to conduct research to the roles banks and financial institutions in creation and efficient operation of an enterprises.	Computer Accessories Internet facility Application software Text books Journal.
General Objective 4: Appreciate the roles of commercial and development banks in small scale industries development						
	4.1 Identify financial institutions involved in entrepreneurship development. 4.2 Describe the assistance provided by commercial banks.	Explain financial institutions involved in entrepreneurship development. ii. Explain the roles of commercial and development banks in the promotion and development of SME's. iii. Explain government policy on financing	Text books - Journals - Publications	Know the various financial institutions and their roles in the development and promotion of small medium enterprises. Know the government	Guide student to demonstrate the knowledge of commercial, merchand and development bank in the promotion of small and medium scale enterprises. Guide student to research to Government policies on financing	Visitation and research Publications Text Books Computer with internet connection Video and films.

	4.3 Explain the roles of development banks in the promotion and					
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	development of small and medium scale enterprises (SME's). Describe government policy on financing small and medium scale enterprises (SME's).	SME's		policy on financing small and medium scale enterprises (SME)	small and medium scale enterprises.	
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	General Objective 5: Understand the functions of various agencies in small and medium scale industries					
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	5.1 Identify various support agencies involved in the promotion and development of entrepreneurship. 5.2 Enumerate the functions of support agencies. 5.3 Explain the assistance rendered by Research	Explain the various support agencies involved in the promotion and development of entrepreneurship and their functions. ii. Explain the roles of research institutes, institutions of higher learning in the development of entrepreneurship. iii. Show a film on Technology Business Incubation Centre (TBIC) operation. 1.0 iv. Conduct Test.	Text books - Journals - Publications - TV - VCR - Relevant Video Cassettes.	Know the various support agencies and their functions to the promotion and development of entrepreneurships.	Guide students to research to Research institutions, universities, polytechnics, Nigerian Expert promotion Council NIPC, NERFUND, NDE, IDC etc. Show a film on technology business incubation center.	Internet and relevant websites
	Institutions/Universities/Polytechnics/Monotechnics/ Technical Colleges in entrepreneurship					

	<p>development. 5.4</p> <p>Explain the roles of:</p> <p>Nigerian Export Promotion Council (NEPC)</p> <p>a) Nigerian Investment Promotion Commission (NIPC)</p> <p>b) National Economic Reconstruction Fund (NERFUND)</p> <p>c) National Directorate of Employment (NDE)</p> <p>d) Raw Materials Research and Development Council (RMRDC)</p> <p>5.5 Industrial Development Centres (IDC) and TBICs in the Promotion and Development of Entrepreneurship</p>					
<p>General Objective 6: Understand the methods of Product selections</p>						
	<p>6.1 Explain product selection.</p> <p>6.2 Explain product selection criteria.</p> <p>6.3 Identify key factors associated with product selection.</p> <p>6.4 Describe venture idea generation.</p> <p>6.5 Describe the steps involved in preliminary screening.</p> <p>6.6 Evaluate critically, product ideas.</p> <p>6.7 Explain the different steps in preparing pre-feasibility study.</p>	<p>Explain product selection, criteria and factors associated with selection.</p> <p>ii. Explain venture idea generation.</p> <p>iii. Explain critical evaluation of product ideas and steps involved in preliminary screening.</p> <p>iv. Explain steps in preparing pre-feasibility study.</p>	<p>Text books</p> <p>- Journals</p> <p>- Publications</p>	<p>Know product selection, criteria and factors associated with product selection.</p> <p>Know venture idea generation.</p> <p>Know evaluation of product idea and steps in</p>	<p>Guide students to selection of product using criteria and factors associated with product selection.</p> <p>Guide students to prepare a prefeasibility of a given product and evaluate the viability, methodology and cost benefit analysis.</p> <p>Use web-based information to</p>	<p>Computer with accessories and internet connection.</p> <p>Application packages</p> <p>Visitation and research</p> <p>Publications</p>

	<p>6.8 Evaluate adequacy of infrastructural facilities for product selection.</p> <p>6.9 Identify the relevant technology available for the selected product.</p> <p>6.10 Evaluate sources and adequacy of raw materials for a selected product.</p> <p>6.11 Explain effects of government policy and regulations on the selected product.</p> <p>6.12 Identify legal aspects of business in product selection.</p>	<p>v. Explain adequacy of infrastructural facilities for the selected product. vi.Explain availability of relevant technology for the selected product.</p> <p>vii.Explain sources and adequacy of raw materials.</p> <p>viii.Explain effects of government policy and regulation on the selected product..</p> <p>ix. Explain legal aspects of business on the selected product.</p>		<p>valued in preliminary screening.</p> <p>Know steps in preparing pre-feasibility and evaluate sources and adequacies of input.</p>	<p>generate venture idea on exportable product.</p>	<p>Journal</p> <p>Text books</p> <p>Internet and relevant websites</p>
<p>General Objective 7:: Understand the activities of different Industrial Associations in relation to entrepreneurship</p>						

	<p>Describe the roles of National Association of Small Scale Industrialists (NASSI) in entrepreneurship.</p> <p>7.2 Describe the roles of National Association of Small and Medium Entrepreneurs (NASME).</p> <p>7.3 Describe members of the Nigerian Association of Chambers of Commerce, Industry Mines and Agriculture (NACCIMA).</p> <p>7.4 Describe the roles of the Nigerian Association of Chambers of Commerce, Industry Mines and Agriculture (NACCIMA).</p> <p>7.5 Explain the roles of Manufacturers Association of Nigeria (MAN) in the development of Small and Medium Scale Enterprises (SME's).</p>	<p>Explain NASSI and its roles in entrepreneurship development.</p> <p>Explain NASME and its roles in entrepreneurship development.</p> <p>Explain City, States and bi-lateral chambers of commerce and industry and their roles in entrepreneurship development.</p> <p>Explain NACCIMA and its role in entrepreneurship development.</p> <p>Explain MAN and its roles.</p> <p>Explain Nigerian Employers Consultative Association (N.E.C.A), and its roles.</p>	<p>- Text books</p> <p>- Journals</p> <p>- Publications</p>	<p>Know the various Association and their roles to promotion and Development of entrepreneurship</p>	<p>Guide students to research to NASSI, NASME, NACCIMA, CHAMBER of COMMERCE, MAN, NECA and demonstrate knowledge of their roles and functions to entrepreneurship.</p> <p>Use Web-based information to compare the services of Chambers of Commerce in UK, USA, ASIA etc.</p> <p>Carry out an excursion to a recognized trade fair closest to you.</p>	<p>Internet and relevant websites</p>
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	<p>7.6 Explain the activities of N.E.C.A and its roles in industry.</p>					
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	<p>General Objective 8: Know self through analysis of strengt h, weakness, goal setting and risk taking behaviour.</p>					
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	<p>8.1 Explain the following terms:</p> <ol style="list-style-type: none"> Data collection about self. Who am I (personal efficacy) Rating of concepts Self Knowledge. <p>8.2 Define individual life goal and link it to entrepreneurship.</p> <p>8.3 Identify the strengths and weaknesses in 8.2 above.</p> <p>8.4 Carry out a Ring TOSS Game.</p> <p>8.5 Explain the behavioural pattern observed in 8.4 above on:</p> <ol style="list-style-type: none"> Moderate risk taking. Goal setting Learning from feed back Taking personal responsibility <p>Confidence and self reliance</p>	<p>Explain the term:-</p> <ul style="list-style-type: none"> - Data collection about self - Personal efficacy <ul style="list-style-type: none"> - Rating of concepts - Self knowledge <p>Explain individual life goal of entrepreneurship, their strengths and weaknesses.</p> <p>Explain Ring TOSS</p> <p>Guide students to carry out a Ring TOSS Game.</p> <p>Explain the behavioural pattern observed in a Ring TOSS Game:</p> <ul style="list-style-type: none"> - Moderate Risk Taking - Goal Setting <ul style="list-style-type: none"> - Learning from feed back <ul style="list-style-type: none"> - Taking personal responsibility <p>Confidence and self-reliance</p>	<p>Text books</p> <ul style="list-style-type: none"> - Journals - Publications 	<p>Know self on entrepreneurship development and promotion</p>	<p>Guide students to demonstrate knowledge of themselves, goals, entrepreneurship strength and weakness.</p> <p>Give practical assignments to student on personal efficacy, goals – link to entrepreneurship strength and weakness.</p> <p>Use web-based information to carry out simulation business games.</p> <p>Guide student to observe the pattern on:</p> <ul style="list-style-type: none"> - Risk Taking - Goal Setting etc. 	<p>Computer and accessories with internet connection</p> <p>Visitation and research</p> <p>Research</p> <p>Internet and relevant websites</p>
<p>General Objective 9: Know the motivational pattern of entrepreneurs</p>						

	<p>9.1 Define motivation</p> <p>9.2 List the objectives of motivation</p> <p>9.3 Identify barriers to motivation and achievement.</p> <p>9.4 Analyse motive strength (from TAT scores) by:</p> <p>a) Locating achievement</p>	<p>i. Explain motivation, its objectives, merits and demerits.</p> <p>ii. Carry out analysis on motive strength (from TAT scores)</p> <p>by: - Locating achievement</p> <p>Imageries</p>	<p>- Text books</p> <p>- Journals</p> <p>- Publications</p>	<p>Know Thematic Appreciation Test (TAT)</p>	<p>Guide student to carry-out Thematic Application Test (TAT) on a related case study model.</p>	<p>Formulated case study.</p> <p>Journal</p> <p>Publication</p> <p>Text Books.</p>
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	<p>agencies</p> <p>Intensity of motives.</p>	<p>- Intensity of motives</p> <p>iii. Give assignment</p>				<p>Internet and relevant websites</p>
<p>General Objective 10: Understand the functional areas of business</p>						

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	<p>10.11 Explain the need for maintenance management with special reference to:</p> <ol style="list-style-type: none"> a. Routine maintenance b. Scheduled Maintenance c. Spare parts management and control <p>Preventive Maintenance</p>	<p>Explain importance of Quality control and production standards.</p> <p>Explain need for maintenance management with special reference to:</p> <ul style="list-style-type: none"> - Routine maintenance - Scheduled maintenance - Preventive maintenance - Spare parts management and control. <p>xii. Invite a successful entrepreneur to give a talk to students.</p>				
<p>General Objective 11: Understand the need for business planning</p>						
	<p>12.1 Identify a viable business opportunity based on</p> <ol style="list-style-type: none"> a) Demand b) Availability of resources c) Import substitution d) Export oriented products <p>11.2 Explain the different steps in preparing a preliminary project report.</p> <p>11.3 Formulate a bankable project report.</p> <p>11.4 Analyse a sample project report.</p>	<p>Explain viable business and business opportunities based on:</p> <ul style="list-style-type: none"> - demand - availability of resources - import substitution - export oriented products <p>ii. Explain different steps in preparing a preliminary project and bankable project report.</p> <p>iii. Guide students to prepare a preliminary project report.</p>	<p>Text books</p> <ul style="list-style-type: none"> - Journals - Publications 	<p>Know a viable business opportunity.</p> <p>Know the different steps in preparing preliminary project report.</p> <p>Know a bankable project report.</p>	<p>Guide students to prepare a feasibility study, using application softwares.</p> <p>Guide students to prepare: A bankable project report and analyse the</p> <p>Technical operational economic viability Methodology Cost benefit analysis on equipments, dev., cost, running cost.</p>	<p>Computers and application software</p> <p>Text books</p> <p>Journals</p> <p>Publications</p> <p>Visitation and research.</p>

ASSESSMENT CRITERIA			
Coursework 40%	Course test 20%	Practical 40%	Other (Examination/project/portfolio) %
Competency: On completing the course, the student should be able to understand/estimate/define/etc....			

PROGRAMME: Banking & Finance	Code: OTM 412	Credit Hours: 4 hours x week
Course: Business Communications I	Pre-requisite: Business Communication I	Theoretical: 2 hours/week - 50%
Semester: 1		Practical: 2 hours/week - 50%

Course main Aim/Goal: This course is designed to develop in students the ability to communicate in organizations and improve interpersonal relationship.

General Objectives:

- 1.0 Understand the importance of communication in an organisation.
- 2.0 Understand the process of communication.
- 3.0 Know how to communicate effectively with others in the organisation.
- 4.0 Know how to write effective business letters, memos, reports and proposals.
- 5.0 Understand interpersonal and inter-group relationships
- 6.0 Know how to make introductory public speeches.

PROGRAMME: HND Banking & Finance	Code: OTM 412	Credit Hours: 4 hours
Course: Business Communication I	Pre-requisite:	Theoretical: 2 hours/week - 50%
Semester: 1		Practical: 2 hours/week - 50%

<u>Theoretical Content</u>	<u>Practical Content</u>
	General Objective 1.0: Understand the importance of communication in an organisation.

Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
	1.1 Note the definition of communication.	Define communication.		Give the different definitions of communication as provided in different authors?		Library Internet Journals Textbooks
	1.2 List the differences between oral and written communication..	Explain the differences between oral and written communication and their forms using suitable examples.		Differentiate between oral and written communication as provided by different authors?	Refer students to appropriate source materials.	As in 1.1 above.
	1.3 List type of communication.	Discuss types of communication eg interpersonal, graphic, verbal , non-verbal.		a. Use the various type of communication b. Demonstrate verbal and non verbal communication situations. c. Discuss merits and demerits of each.	Provide source materials for the exercise and check accuracy of performance.	Management Films\ Textbooks

GENERAL OBJECTIVE 2:0: Understand the process of communication.						

	2.1 List variables involved in communication.	Explain variables in communication.			Provide the chart on communication process.	
	2.2 Note the role of the speaker – message encoding and attitude. Note the role of receiver – message decoding.	Explain the roles of the speaker and the receiver in a communication process.		Role play communication indicating encoding and decoding information		Management Films Textbooks
	2.3 Note the relevance of body language in aiding.	Explain the use of body language in aiding understanding using examples.		Practice the use of body language in communication	Demonstrate the use of body language in communication	Management Films and Textbooks
	2.4 List barriers to effective communication.	Explain barriers to effective communication using suitable examples eg prejudice, past experience, time lag, slangs, unfamiliar ascent, etc.		Identify barriers to effective communication and suggest how they could be eliminated. b. State effects of communication breakdown.	Evaluate students' work.	As in 2.3 above
GENERAL OBJECTIVE: 3.0: Know how to communicate effectively with others in the organisation.						
	3.1 Identify the purpose of communication in an organisation.	Explain the purpose of interpersonal communication in an organisation.		State the purpose of interpersonal communication in an organisation.	Evaluate students work.	
	3.2 Enumerate the means of communication.	Explore the means of communication.		Operate some communication gadgets. Send an email text message, etc.	Provide some communication gadgets and guide in their operation.	Competent Handsets Facsimiles Radio etc.

	3.3 List advantages and disadvantages of communication.	Explain advantages and disadvantages of communication.		Discuss advantages and disadvantages of communication.	Guide students discussion.	
GENERAL OBJECTIVE 4:0: Know how to write effective business letters, memo, reports and proposals.						
	4.1 List the uses of paragraphing in written communication.	Explain the use of paragraphing in written communication.				
	4.2 Differentiate between letters, memos, etc.	Explain the differences between letters, memos, etc	Model letter, memos, and proposals.	Write letters, memos, proposals, and reports.	Guide students in writing letter, memos, proposals and reports.	
GENERAL OBJECTIVES 5:0: Understand interpersonal and inter-group relationship.						
	5.1 Define interpersonal and inter-group communication.	Explain interpersonal and inter-group communication.				Pictures Video

	5.2 List formal and informal man of interaction.	Explain formal and informal mean of interaction.		Determine when to use memos, notes, letters, phone calls, etc.	Assess students choice of means.	
	5.3 List the effects of too little or too much memos.	Explain the effects of too little or too much memos.		Discuss the effects of too little or too much memo.	Guide students discussion and give corrections.	
General Objective 6.0: Know how to make introductory public speeches.						
	6.1 Identify the point to be addressed.	Explain public speaking and explore the points to be addressed.				
	6.2 List the skills to be developed for a good public speech.	Explain the skills to be developed for a good public speech.		Criticize the provided films Watched pointing out the skills observed.	Provide film of recorded speech for critical analysis.	Films
	6.3 List the qualities of a good public speech.	Explain the qualities of a good public speech emphasizing language style.			Guide in speech writing and deliver.	

ASSESSMENT CRITERIA

Coursework %	Course test % 50	Practical % 50	Other (Examination/project/portfolio) %
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PROGRAMME: HIGHER NATIONAL DIPLOMA IN BANKING AND FINANCE	Code: HBF 321	Credit Hours: 45 hours
Course: International Finance 2	Pre-requisite: HBF 311	Theoretical: 2 hours/week - 67%
Semester: 2		Practical: 1 hours/week - 33%

Goal: The course is designed to expose the student to the issues involved in international finance so as to appreciate and develop the students understanding of the critical concepts, theories and practice of international finance.



GENERAL OBJECTIVES:

- 1.0 Understand critical issues in exchange controls.
- 2.0 Understand international monetary reserve system.
- 3.0 Understand nature and the essence of international monetary cooperation.
- 4.0 Understand the problems of multinationals in international financial management.
- 5.0 Understand the environment of international finance.
- 6.0 Understand the issues and problems in balance of payments.

PROGRAMME: HIGHER NATIONAL DIPLOMA IN BANKING & FINANCE	Code: HBF 321	Credit Hours: 45 hours
Course: International Finance 2	Pre-requisite: HBF 311	Theoretical: 2 hours/week - 67%
Semester: 2		Practical: 1 hours/week - 33%

Theoretical Content			Practical Content			
Week	General Objective 1: Understand critical issues in exchange controls					
	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
1 - 3	1.1 Define exchange rates. 1.2 Explain the different methods of exchange rate determination. 1.3 Examine devaluation/appreciation of currencies. 1.4 Examine issues relating to revaluation/depreciation of currencies. 1.5 Compare roles of different Central Banks in exchange rate determination.	1. Define exchange rates, bids & offer rates, cross rates. 2. Plot graphs of demand and supply in relation to equilibrium analysis, and outline the different methods and factors affecting exchange rate determination. 3. Differentiate devaluation from appreciation of currencies: (a) make outline of	Domestic currency (₦) Foreign currency (\$, £ etc) Business/Financial Times showing exchange rates.	Define exchange rates and explain methods of exchange rate determination. Explain devaluation and appreciation of currencies. Analyse the role of Central Banks in exchange rate determination.	Group assignments. Discussions.	Text books. Internet.

		<p>factors to be considered before devaluation</p> <p>(b) Describe the impact of devaluation in a domestic economy as well as the appreciation of currencies in same.</p> <p>4. Make analysis of Government-policies as they affect exchange rates.</p> <p>5. Compare floating and fixed exchange rate policies.</p> <p>6. Explain why Government through Central Bank intervenes in exchange rate determination.</p>				
General Objective 2: Understand international monetary reserve system						

4 - 7	<p>2.1 Define International Monetary reserve.</p> <p>2.2 Explain the instruments of such reserve.</p> <p>2.3 Trace the history and developments of reserve instruments.</p> <p>2.4 Examine the ideal qualities of reserve currencies.</p> <p>2.5 Enumerate the major problems associated with monetary reserve instruments.</p> <p>2.6 Analyse the consequences of</p>	<p>1. Mention and show the reserve currencies.</p> <p>2. Outline the instruments and its qualities.</p> <p>3. Narrate the historical background of the Dollar over other currencies SDRs etc.</p> <p>4. State the qualities of reserve currencies.</p> <p>5. Mention problems of reserve instruments from the gold standard to date.</p> <p>6. Analyse the consequences of</p>	<p>I.M.F.</p> <p>Special Drawing Rights (SDR's)</p>	<p>Explain the meaning of international monitoring reserve system.</p> <p>Discuss the instruments of monetary reserve system.</p> <p>Analyse the problems associated with monetary reserve instruments.</p>	<p>Appoint group leaders. Let each group present seminar papers on monetary reserve.</p>	<p>Charts, diagrams and computer illustrations.</p>
	<p>monetary reserve instruments problems.</p> <p>2.7 Examine ways of resolving these problems.</p>	<p>monetary reserve instruments problems and instruct the student to make similar analysis.</p> <p>7. Lead the student into mentioning the problems facing monetary reserve instruments before resorting to solutions.</p>				
<p>General Objective 3: Understand international monetary reserve system</p>						

8 - 10	<p>3.1 Explain what International Monetary Cooperation is.</p> <p>3.2 Describe the methods and areas of such cooperations.</p> <p>3.3 Examine the importance of these cooperations.</p> <p>3.4 Examine the difficulties arising from such cooperations.</p> <p>3.5 Analyse efforts at handling these difficulties.</p>	<p>1. Explain the conceptual frame work of co-operation before applying the concept to unit.</p> <p>2. List the possible areas of cooperation.</p> <p>3. Graphically show the importance of cooperation between Nigeria and Ghana, as trade partners. Extending the importance to West African Countries in the use of a common currency.</p> <p>4. Mention the likely associate problems arising from cooperations.</p> <p>5. Expose the student to various difficulties arising there from International Monetary cooperation and provide suggested solutions.</p>	<p>Introduce a legal tender among the West African Countries.</p>	<p>Explain international monetary cooperation and identify the methods and areas of international cooperation.</p> <p>Identify the significance of the cooperation, the difficulties arising from such co-operations and explain measures for solving the problems.</p>	<p>Group discussion. Group assignments to be assessed by the teacher.</p>	<p>Text books. Journals. Internet computers.</p>
General Objective 4: Understand the problems of multinationals in international financial management						

11 - 12	<p>4.1 Define multinational.</p> <p>4.2 Examine the operational systems of multinationals with respect to their financing.</p> <p>4.3 Identify the problems in the operational systems of multinationals.</p> <p>4.4 Make analysis problems relating to multinational operational systems.</p>	<p>1. Explain why some companies go international and hence define the concept.</p> <p>2. Describe how multi-national corporations are financed.</p> <p>3. Marshal out the issues and problems of multinational corporation.</p> <p>4. Demonstrate with examples how the problems outlined can be controlled.</p>	<p>Transparencie s.</p> <p>Overhead projectors.</p> <p>Charts.</p> <p>CBN publications.</p> <p>CBN Publications.</p>	<p>Explain multi-nationals and appraise their funding sources.</p> <p>Identify and analyse operational problems of multi-nationals and profer solutions.</p>	<p>Group studies.</p> <p>Discussion.</p> <p>Assignment.</p>	<p>Text books.</p> <p>Journals.</p> <p>Internet computers.</p>
General Objective 5: Understand the environment of international finance						
13	<p>5.1 Identify other non-financial environments of international finance.</p> <p>5.2 Examine the influences of exports, imports, government etc on international financing activities.</p>	<p>1. Categorize the environments of international finance into:</p> <p>(a) financial and</p> <p>(b) non-financial environments.</p> <p>2. Expose to the student's knowledge and understanding, the influences of exports, imports, government's policies and programmes on international financing activities.</p>	<p>CBN Publication.</p>	<p>Explain multi-nationals and appraise their funding sources.</p> <p>Identify and analyse operational problems of multi-nationals and profer solutions.</p>	<p>Group studies.</p> <p>Discussion.</p> <p>Assignment.</p>	<p>Text books.</p> <p>Journals.</p> <p>Internet computers.</p>
General Objective 6: Understand the issues and problems in balance of payments						
13	<p>6.1 Identify other non-financial environments of international finance.</p> <p>6.2 Examine the influences of exports, imports, government etc on international financing activities.</p>	<p>1. Categorize the environments of international finance into:</p> <p>(c) financial and</p> <p>(d) non-financial environments.</p> <p>2. Expose to the student's knowledge and understanding, the influences of exports, imports, government's policies and programmes on international financing activities.</p>	<p>CBN Publication.</p>	<p>Define Balance of Payments and identify its components.</p> <p>Discuss the possible positions of Balance of Payments and analyse measures adopted in correcting Balance of Payments disequilibrium.</p>	<p>Group assignment.</p> <p>Group discussion.</p> <p>Class seminar.</p>	<p>Text books, journals, periodicals, CBN publications and internet.</p>

ASSESSMENT CRITERIA

Coursework 25%	Course test %	Practical 25%	Other (Examination/project/portfolio) 50%

PROGRAMME: HIGHER NATIONAL DIPLOMA IN BANKING AND FINANCE	Code: HBF 322	Credit Hours: 60 hours
Course: Financial Management 2	Pre-requisite: HBF 312	Theoretical: 2 hours/week - 50%
Semester: 2		Practical: 2 hours/week - 50%

Goal: To develop the student's understanding of the Nigerian capital and money markets, cost of capital and the influence of taxation on financial decisions.

GENERAL OBJECTIVES:

On completion of this course, the student should be able to:

- 1.0 Understand the structures and activities of the Nigerian capital and money markets and their instruments of trade.
- 2.0 Understand the role of issuing houses and nature of new issues.
- 3.0 Understand stock exchange operations.
- 4.0 Understand the concept of cost of capital.
- 5.0 Understand the influence of taxation on financial decisions.

PROGRAMME: HIGHER NATIONAL DIPLOMA IN BANKING & FINANCE	Code: HBF 322	Credit Hours:60 hours
Course: Financial Management 2	Pre-requisite: HBF 312	Theoretical: 2 hours/week - 50%
Semester: 2		Practical: 2 hours/week - 50%

<u>Theoretical Content</u>	<u>Practical Content</u>
	General Objective 1: Understand the structures and activities of the Nigerian capital and money markets and their instruments of trade

Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
1 - 4	<p>1.1 Define capital market and differentiate this from the money market.</p> <p>1.2 Distinguish between primary and secondary capital markets.</p> <p>1.3 Identify the primary capital market structure.</p> <p>1.4 Explain the structure and the roles of Securities and Exchange Commission.</p> <p>1.5 Describe the basic requirements for quoting in the first and second-tier segments of the stock exchange.</p> <p>1.6 Compare quoted and unquoted companies in Nigeria.</p>	<p>1. Define financial market.</p> <p>2. Provide clear definitions.</p> <p>3. Explain clearly and illustrate with diagram.</p> <p>4. Point out to the student factors influencing pricing and outing date of new issues.</p> <p>5. Show the student specimen of prospectus of offer for sale format.</p> <p>6. Lead the student's reasoning in the comparison of quoted and unquoted companies using graphical illustration.</p>	<p>Diagram of Nigerian Financial Markets.</p> <p>Transparencies.</p> <p>Overhead Projector.</p> <p>Specimen prospectus.</p> <p>Offer for sale Format</p> <p>Etc.</p>	<p>Understand the functions of the brokers and jobbers on capital raising from the public.</p> <p>Distinguish their functions from that of bank managers.</p> <p>Highlight the regulatory functions of Securities and Exchange Commission on the capital market.</p> <p>State and understand the distinction between new issues and rights issues.</p> <p>Understand packaging of new issues.</p>	<p>Use case studies and real life cases to sensitise the students into understanding the nitty-gritty of the capital markets.</p>	<p>Company prospectus, newspaper adverts.</p> <p>Video recordings of activities of the trading floors e.g. Lagos, Tokyo, New York and London Stock Exchanges.</p> <p>Excursion to Lagos Stock Exchange and Securities and Exchange Commission.</p>
General Objective 2: Understand the role of issuing houses and nature of new issues						
4- 7	2.1 Explain the roles of issuing	1. Lead the student to explain carefully		Critically understand the roles of	Analyse and relate the	Prospectus, newspaper

8 - 10	<p>houses especially with regard to organization, pricing and underwriting of new issues.</p> <p>2.2 Explain commercialization and privatization of public enterprises.</p> <p>2.3 Identify the secondary capital market structure.</p> <p>2.4 Distinguish among the major operators of the secondary capital market e.g. Nigerian Stock Exchange, Stock Brokers, Registrar of companies, etc.</p> <p>2.5 Identify the characteristics of secondary market instruments e.g. Equity Shares, Preference Stock, Debenture Stock, Bonds, etc.</p> <p>2.6 Explain the roles of the Stock Exchange in price making, cash and account dealings, transfer of securities, buying and selling out etc.</p> <p>2.7 Explain the Stock Exchange delivery system before the introduction of the Central Securities Clearing System (CSCS).</p> <p>2.8 State the functions of CSCS Ltd., in conjunction with the roles of Nigerian Stock Exchange and Stock Brokers.</p>	<p>with examples.</p> <p>2. Illustrate with contemporary examples.</p> <p>3. Explain with a simple organigram.</p> <p>4. With graphical illustration, explain both legal and commercial matters affecting the instruments.</p> <p>5. Explain the role and the activities of the Nigerian Stock Exchange.</p> <p>6. Emphasise the advantages of CSCS. 7. Demand a verbal description of the flow system represented in the diagram.</p>	<p>Drawing on Cardboard Papers.</p> <p>Excursion to Nigerian Stock Exchange or Video of Stock Exchange Business Activities.</p> <p>CSCS Operating Flow Chart on Cardboard paper, or on Transperencies.</p>	<p>commercial and merchant banks in floating stocks and shares. Understand the difference between commercialisation and privatisation. Explain the role of Bureau of Public Enterprises (BPE) in Nigeria. Explain packaging of rights issues. Analyse and understand the instruments of secondary market e.g. equity shares, preference stocks, debenture stocks and bonds etc. Understand the role of Stock Exchange in pricing, account dealings, transfer of shares. Analyse and understand the operation of Central Securities Clearing System (CSCS).</p>	<p>roles of banks as issuing houses to packaging of shares and delivery of shares by stock exchange. Sensitize the students with operations of CSCS Ltd.</p> <p>Brief the students on meaning of privatisation and commercialisation.</p> <p>Students to research the above using the internet and present findings in a group presentation</p>	<p>advert. Excursions to CSCS and BPE. Inviting officials of BPE, CSCS, SEC and Stock Exchange for talks and special lectures.</p> <p>Internet</p>
General Objective 3: Understand stock exchange operations						

11 -12	<p>3.1 Define Nigerian Money Market.</p> <p>3.2 Distinguish the primary money market from the secondary market.</p> <p>3.3 Identify the major operators in the money market.</p>	<p>1. Provide precise and clear definition.</p> <p>2. Lead the student in identifying the basic features from the</p>	<p>Specimen Treasury Bill, Commercial Paper.</p>	<p>Understand Nigerian money market. Understand retail and wholesale banking.</p> <p>Explain and understand electronic banking (e-banking) and electronic money transfer.</p>	<p>Students to research, using the internet, the range of instruments in the money market.</p> <p>Conduct class exercise.</p>	<p>Internet</p> <p>struments of money market e.g.currency, treasury bills, treasury certificate, negotiable</p>
	<p>3.4 Explain the dispersion nature of the market and its heavy reliance on information technology.</p> <p>3.5 Identify the different kinds of money market instruments e.g. Treasury Bill, Treasury Certificate, Development Stock, Negotiable Certificate of Deposit (NCD), Commercial paper, and Repurchase Agreement etc.</p> <p>3.6 Distinguish between discounting and redemption of money market securities.</p> <p>3.7 Analyse the performance of the money market.</p>	<p>specimens presented.</p> <p>3. Demand a written work at this point.</p> <p>4. Give Class quiz.</p>	<p>Newspaper cutting of CBN advert for Treasury Bill.</p>			<p>certificate of deposits.</p> <p>Excursion to First Bank of Nigeria Plc. To see the workings of Western Union money transfer.</p>
<p>General Objective 4: Understand the concept of cost of capital</p>						

13 - 14	<p>4.1 Explain the concept and the significance of cost of capital in a going concern.</p> <p>4.2 Explain the relevance of cost of capital to Investment Decisions, Capital Structure Decisions, and Performance Evaluation and Control.</p> <p>4.3 Identify the major sources of capital funds e.g. equity, preferred stock, debenture, debt, retained earnings, etc.</p> <p>4.4 Distinguish between weighted average cost of capital, and component cost of capital.</p> <p>4.5 Compute component cost of capital and weighted average cost of capital.</p>	<ol style="list-style-type: none"> 1. Explain clearly. 2. State clearly with illustration from published account. 3. Provide the student with worked examples. 4. Provide worked example. 5. Assign homework and grade student's work. 6. Provide worked examples. 	<p>Text Book.</p> <p>Text Book and Published Account of any company with different classes of capital funds.</p> <p>Text Book.</p>	<p>Analyse and understand the significance of cost to investment decisions.</p> <p>Understand various sources of funds e.g.bank loan, overdraft, bonds, shares debentures etc.</p> <p>Analyse the weight of each source in financing investment.</p>	<p>Lead the students to design prototype investment project.</p> <p>Provide students with the lead way to evaluate the project/investment.</p> <p>Apply case study to the advantage of the students.</p> <p>Students to complete case study with a spreadsheet solution</p>	<p>Case studies.</p> <p>Class exercises.</p> <p>Spreadsheets</p>
	4.6 Compute cost of External Equity and cost of Retained Earning.					
General Objective 5: Understand the influence of taxation on financial decisions						

15	<p>5.1 Explain tax implications on debt funds. 4.5 Identify the different types of tax. 4.6 Explain implications of interest tax shield on profitability. 4.7 Compute Debt Issued at Premium of Discount. 4.8 Explain treatment of tax on dividends.</p>	<p>1. Provide list on blackboard. 2. Provide worked example and give assignment. 3. Give class quiz.</p>	<p>Text Book Quiz</p>	<p>Understand concept and importance of taxation. Analyse and compare different types of taxes. Understand the problems and administration of taxes.</p>	<p>List and explain types of taxes. Research cases to show difficulties in how taxes are treated.</p>	<p>Internet Class quiz.</p>
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ASSESSMENT CRITERIA

Coursework 30%	Course test %	Practical 30%	Other (Examination/project/portfolio) 40%

PROGRAMME: HIGHER NATIONAL DIPLOMA IN BANKING AND FINANCE	Code: HBF 323	Credit Hours: 60 hours
Course: Advanced Financial Accounting 2	Pre-requisite: HBF 313	Theoretical: 2 hours/week - 50%
Semester: 2		Practical: 2 hours/week - 50%

Goal: This course is designed to provide more comprehensive theoretical and practical frame work of financial accounting so as to enhance the student's ability to analyze and interpret the results of business operations.

GENERAL OBJECTIVES:

On completion of this course the student should be able to:

- 1.0 Understand the preparation of financial statements for publication.
- 2.0 Understand capital reorganization and reconstruction.
- 3.0 Understand absorption process of business combination.
- 4.0 Understand amalgamation.

- 5.0 Understand share and business valuation.

- 6.0 Understand business performance assessment, analysis, and interpretation of financial statements.

- 7.0 Understand consolidated accounts.

PROGRAMME: HIGHER NATIONAL DIPLOMA IN BANKING & FINANCE	Code: HBF 323	Credit Hours: 60 hours
Course: Advanced Financial Accounting 2	Pre-requisite: HBF 313	Theoretical: 2 hours/week - 50%
Semester: 2		Practical: 2 hours/week - 50%

<u>Theoretical Content</u>			<u>Practical Content</u>			
Week	General Objective 1: Understand the preparation of financial statements for publication					
	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources

1 - 2	<p>1.1 Explain the purposes of publication of financial statements.</p> <p>1.2 Explain the role of statute with regards to disclosure of information.</p> <p>1.3 Outline arguments for and against detailed disclosures.</p> <p>1.4 Identify the various components of a standard Annual Report.</p> <p>1.5 Identify items normally included in the chairman’s statements.</p> <p>1.6 Identify items normally included in the directors report.</p> <p>1.7 Explain the importance of audit report to annual report.</p> <p>1.8 Explain the items of information required to be disclosed in the</p>	<p>- Explain what a published account is and the purpose of preparing it.</p> <p>- Lead the students to argue for and against disclosure of information.</p> <p>- Provide a typical annual report and lead the student to identify its various components.</p> <p>- Lead student to identify information required to be disclosed P & L, and the Balance Sheet and the</p>	<p>Overhead Projector</p> <p>Showing the practical calculations and preparation of the different kinds of accounts involved.</p>	<p>Explain the purposes of publishing financial statements and explain the statute governing disclosure of information.</p> <p>Identify the components of standard annual reports and statements.</p> <p>Demonstrate the preparation of funds flow statements and formats.</p> <p>Solve problems relating to published accounts and prepare final statements of banks and other financial institutions.</p>	<p>Guide students on completion of case study, group learning assignment and demonstration</p>	<p>Published accounts.</p> <p>Journals.</p> <p>Text books.</p> <p>Computers.</p>
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	<p>profit and loss accounts and the manner in which they are to be disclosed.</p> <p>1.9 Explain the items of information required to be disclosed in the balance sheet and the manner in which they are to be disclosed.</p> <p>1.10 Identify the item of information to be included in the notes to Accounts and how they are to be presented.</p> <p>1.11 Explain the meaning and purpose of fund flow statement.</p> <p>1.12 Identify the various formats of fund flow statement.</p> <p>1.13 Identify the format which is generally recommended and/or accepted.</p> <p>1.14 Explain the concepts of value added.</p> <p>1.15 Outline the arguments for the inclusion of value added statement in an Annual Report.</p> <p>1.16 Prepare value-added statement.</p> <p>1.17 Explain the purpose and usefulness of a five year financial summary.</p> <p>1.18 Solve problems relating to Published Accounts.</p> <p>1.19 Prepare financial statements of banks and other financial institutions.</p>	<p>manner in which they are to be disclosed.</p> <p>- Explain the items of information to be included in the notes to the Accounts and how they are to be presented.</p> <p>- Explain the meaning of fund flow statement and prepare the various formats of fund flow statement.</p> <p>- Give gradable assignment. - State the reasons for the inclusion of value added statement in the annual report.</p> <p>- Lead the student to solve problems relating to Published Accounts especially those of typical Banks and Financial Institutions Published Accounts.</p> <p>- Ask students to prepare gradable financial statements of Banks and other Financial Institutions.</p>				
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General Objective 2: Understand capital reorganization and reconstruction						
3	<p>2.1 Explain capital reduction.</p> <p>2.2 Identify the reasons normally leading to capital reductions.</p> <p>2.3 Identify the steps necessary before capital reduction can take place.</p> <p>2.4 Identify the appropriate time to reduce capital.</p> <p>2.5 Make the journal entries required for capital reduction exercise.</p> <p>2.6 Explain the ledger entries required for capital reduction exercise.</p> <p>2.7 Explain capital reconstruction and distinguish between internal and external reconstructions.</p> <p>2.8 Explain the steps necessary before external reconstruction can take place.</p> <p>2.9 Identify the appropriate time to embark on a scheme of reconstruction.</p> <p>2.10 Prepare the Journal Entries relevant to an external reconstruction.</p> <p>2.11 Prepare the ledger entries relevant to an external reconstruction.</p> <p>2.12 Examine a typical external reconstruction in a bank or financial institution.</p>	<ul style="list-style-type: none"> - Explain the meaning of capital reduction. - Itemise and explain the reasons for capital reduction. - Explain steps that are necessary for capital reduction to take place. - Lead the student to identify the appropriate time for capital reduction exercise. - Explain and demonstrate the ledger posting required for capital reduction. - Lead the student to distinguish between internal and external capital reconstruction. - Lead the student to identify the necessary steps for external reconstruction to take place. - Demonstrate journal and ledger entries for external capital reconstruction. - Make use of a typical financial institution Statement of Accounts as a case study. 	<p>SAS Computer Accounting Software Packages.</p>	<p>Explain the meaning of capital reduction and capital reconstruction.</p> <p>Explain the timing, process, steps and journal entries involving capital reduction and capital reconstruction.</p> <p>Demonstrate the preparation of a typical external reconstruction in a bank or financial institution.</p>	<p>Guide students to complete case study. Group assignment.</p>	<p>Journal. Text books. Bank publications. Word processor</p>
General Objective 3: Understand absorption process of business combination						

4	<p>3.1 Define absorption.</p> <p>3.2 Distinguish absorption from other types of business combinations.</p> <p>3.3 Define Goodwill.</p>	<p>- Define and explain absorption with graphical illustration. - Lead the student to see the</p>	<p>Overhead Projector. Computer and Software</p>	<p>Define absorption and distinguish it from other forms of business combinations. Illustrate the book entries relating to absorption.</p>	<p>Group work. Group assignment. Illustration in the classroom. Case study.</p>	<p>Journals. Text books. Published Company Accounts.</p>
	<p>3.4 Explain Goodwill valuation methods for the purpose of business takeover.</p> <p>3.5 Outline the book-keeping entries in relation to absorption both in the books of the vendor and the purchaser.</p> <p>3.6 Perform and solve absorption problems using a typical financial institution as a practical example.</p>	<p>difference between absorption and other forms of business combinations. - Using typical financial institutions as a case study, demonstrate the book-keeping entries involved in absorption process.</p>	<p>showing the practical calculations and preparation of the different Accounts.</p>	<p>Explain goodwill and illustrate its valuation methods for purposes of business takeover. Demonstrate and solve problem of absorption in a typical financial institution.</p>	<p>Research recent examples using the internet.</p>	<p>Internet</p>
General Objective 4: Understand amalgamation						

5 - 6	<p>4.1 Define amalgamation.</p> <p>4.2 Enumerate the objectives of Amalgamation.</p> <p>4.3 Describe the different forms of amalgamation.</p> <p>4.4 Distinguish between amalgamation and other forms of business combinations.</p> <p>4.5 Outline the book-keeping entries in relation to amalgamation first from the angle of the original company being closed down and then from the point of view of the new company being formed.</p> <p>4.6 Solve problems involving amalgamation of business in the financial sectors of the economy.</p>	<ul style="list-style-type: none"> - Define and explain the meaning of amalgamation. - Lead student to identify the objectives of amalgamation. - List graphically and explain the different forms of amalgamation. - Distinguish between amalgamation and other forms of business combinations. - Using a typical financial institution as a example, show the book-keeping entries in amalgamation process. 	<p>Overhead Projector.</p> <p>Computer Applications.</p>	<p>Define amalgamation.</p> <p>Explain the objectives, forms and the book entry records involving amalgamation.</p> <p>Distinguish between amalgamation and other forms of business combinations.</p> <p>Demonstrate solutions to problems following amalgamation of businesses in the financial sector of the economy.</p>	<p>Group work.</p> <p>Class assignments.</p> <p>Demonstrations.</p> <p>Research some recent amalgamations using the internet</p>	<p>Text books.</p> <p>Computers.</p> <p>Journals.</p> <p>Internet</p>
General Objective 5: Understand share and business valuation						
7 - 8	<p>5.1 Define share price.</p> <p>5.2 Explain listed and unlisted shares.</p> <p>5.3 Explain the reasons for share valuation.</p> <p>5.4 Describe the nominal value of shares.</p> <p>5.5 List one after the other the different methods of estimating a share value.</p>	<ul style="list-style-type: none"> - Define shares and explain the meaning of share price, the meaning of listed and unlisted shares or quoted or unquoted shares. - Lead the student to understand the reasons for share valuation and 	<p>Overhead Projector showing the calculation of</p>	<p>Define and explain listed and unlisted shares.</p> <p>Explain share pricing and valuation.</p> <p>Explain the problems of share valuation and the effects of different size of shareholding on the problem</p>	<p>Group work.</p> <p>Group assignments and discussion.</p>	<p>Text books.</p> <p>Journals.</p> <p>Internet.</p>

	<p>5.6 Describe the Break-up basis of valuation using illustrative examples.</p> <p>5.7 Describe the Book value basis of share valuation giving illustrative examples.</p> <p>5.8 Describe the Replacement Cost basis of share valuation using illustrate examples.</p> <p>5.9 Describe the Earning yield basis of share valuation using illustrative examples.</p> <p>5.10 Describe with the Price per earning ratio basis of valuation.</p> <p>5.11 Describe the Dividend Yield basis of valuation. 5.12 Explain the meaning of dividend growth in the future.</p> <p>5.13 Describe future cash flow or discounted cash flow basis of valuation using illustrate examples. 5.14 Enumerate the problems encountered in share valuation</p> <p>5.15 Analyze the issues of majority and minority interests in share holding.</p> <p>5.16 Analyze the effects of the different sizes of shareholding on the problem of share valuation.</p>	<p>describe the nominal value of shares</p> <ul style="list-style-type: none"> - Give a list of the different methods of estimating share value. - With illustrative examples give a definition and the formula for each method of share valuation. - Use illustrative examples to calculate the share value in respect of each of the methods you have listed for the student. - Analyze the problems encountered in share valuation. - Illustrate with examples the calculation of price per earning ratio basis of valuation, dividend yield basis of valuation and discounted cash flow basis of valuation. - Enumerate the problems involved in share valuation. - Lead the student to explain issues of majority and minority interests in shareholding. 	<p>share valuation using different methods.</p>	<p>of share valuation.</p>		
<p>General Objective 6: Understand business performance assessment, analysis, and interpretation of financial statements</p>						

9-11	<p>6.1 Explain the meaning of accounting ratios and rates of returns.</p> <p>6.2 Define ratio analysis and state the objectives of ratio analysis.</p> <p>6.3 Enumerate the different ways of interpreting ratios as a measurement of performance objective.</p> <p>6.4 Explain Ratio as a measure of working capital.</p> <p>6.5 Describe and explain working</p>	<ul style="list-style-type: none"> - Lead student to understand the meaning of accounting ratios and rates of returns. - Explain ratio analysis and its objectives. - List the different ways of interpreting ratios. - Explain ratio as a measure of working capital, turnover, liquidity, profitability, return on equity. - Use illustrative examples to calculate the above ratios using appropriate 	<p>Overhead Projector.</p> <p>Computer Packages.</p>	<p>Explain accounting ratios.</p> <p>Discuss the objectives, importance, relationships and ways of interpreting accounting ratios.</p> <p>Identify and illustrate the various forms of ratios.</p> <p>Explain the application of liquidity ratios in banks.</p> <p>Identify measures for resolving fixed assets valuation problems.</p>	<p>Class discussion.</p> <p>Seminar.</p> <p>Group assignment.</p> <p>Using the internet to access recent published accounts and work out and present key performance ratios.</p>	<p>Company financial statements.</p> <p>Journals. Text books Internet.</p>
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	<p>capital and the cash operating cycle.</p> <p>6.6 Illustrate with calculations and diagram, the operating or cash cycle.</p> <p>6.7 Illustrate with examples the meaning of turnover periods using appropriate formula.</p> <p>6.8 Explain the relationship between turnover period and the total amount of working capital.</p> <p>6.9 Illustrate with examples using appropriate formula the meaning and types of liquidity ratios.</p> <p>6.10 Explain the importance of liquidity in bank asset management.</p> <p>6.11 Analyze the effect of increases in working capital on bank liquid assets.</p> <p>6.12 Explain the meaning of profitability, types of profitability ratios, and importance of the profitability ratios using illustrative examples viz:</p> <ul style="list-style-type: none"> - Profit Margin, - Asset Turnover, - Return on Capital Employed <p>6.13 Explain the interrelationship between profit margin and asset turnover.</p> <p>6.14 Resolve the problem of whether to adopt Fixed</p>	<p>formula.</p> <ul style="list-style-type: none"> - Use diagrammatic expressions to explain and describe operating or cash cycle. - Use appropriate illustration to show the relationship between turnover period and the total amount of working capital. - Lead the student to discover the importance of liquidity in bank asset management. - Lead the student to resolve the problem of whether to adjust Fixed Asset or net Fixed Assets in the calculation of capital employed. - Lead student to resolve the problems of valuation of fixed assets. - Lead the students to appreciate the importance of asset management. - Give illustrative examples on the calculation of profitability ratio, capital employed, Asset turnover etc. - Explain the interrelationship between profit margin and asset turnover. - Explain how to resolve the problem of whether to adopt fixed asset or net asset when calculating capital employed. - Explain the meaning of gearing the different methods of measuring it and its importance. - Show the different methods of calculating gearing and earning per share as well as gearing and return on equity using illustrative examples. - Explain the use of interest cover as a tool for avoiding gearing risks. 				
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	Asset or net Fixed asset when					
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	<p>defining and calculating capital employed.</p> <p>6.15 Resolve the problem of valuation of Fixed Asset. Is it valuation at cost or at cost minus depreciation or valuation at historical cost or at current replacement cost.</p> <p>6.16 Illustrate with examples the meaning of Return on Equity using appropriate formula in calculations.</p> <p>6.17 Define and explain the meaning of gearing.</p> <p>6.18 Enumerate and explain the different methods of measuring gearing and the importance of gearing.</p> <p>6.19 Show how to calculate gearing and Earning per share and gearing and return on equity using examples.</p> <p>6.20 Explain the meaning and calculation of interest charges cover as a tool for measuring and avoiding gearing risks.</p>	<p>- Explain gearing and give examples on how to calculate gearing.</p> <p>- Lead the student to calculate interest cover as a tool for measuring and avoiding gearing risks.</p>				
General Objective 7: Understand consolidated accounts						

12 - 13	7.1 Explain consolidation account and the different methods of acquiring control of one company by another.	- Explain the meaning of consolidated account and its importance. - Demonstrate practically what a consolidated balance sheet of a typical company looks like and what	Overhead Projector. Computer	Explain consolidated accounts; consolidated balance sheet and illustrate the preparation of consolidated profit and loss accounts.	Group learning. Case study.	Text books. Journals. Published accounts of companies. Computers.
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	<p>7.2 Explain consolidation balance sheet of companies and particularly those of financial institutions.</p> <p>7.3 Explain the meaning and treatment of inter-company dealings, inter-company debts. Explain the treatment of intercompany debts.</p> <p>7.4 Explain unrealized profit in stock in-trade and its origination. 7.5 Explain the meaning of Realisation of Profits and its treatment in the books of accounts, particularly in the consolidated Balance Sheet.</p> <p>7.6 Explain acquisition of shares in subsidiaries at different dates with particular reference to consolidated Accounts.</p> <p>7.7 Explain the meaning and treat problems of intra-group dividends especially those from a newly acquired subsidiary undertaking that were proposed prior to the acquisition date.</p> <p>7.8 Demonstrate the treatment of dividends proposed by subsidiary undertakings at the Balance sheet date.</p> <p>7.9 Explain the treatment and calculation of goodwill on the purchase of preference shares.</p> <p>7.10 Solve problems on unrealized profits and losses on intra-group asset sales.</p> <p>7.11 Explain sundry matters in</p>	<p>it contains.</p> <ul style="list-style-type: none"> - Illustrate the meaning of inter- company dealings, inter-company debts and their treatments in the books of accounts upon consolidation. - Treat unrealized intra-group profits upon consolidation. - Solve problems of shares in subsidiaries at different dates. - Explain intra-group dividends especially those from newly acquired subsidiary undertaking that were proposed prior to the acquisition. - Calculate good will when interest in a subsidiary undertaking was acquired in blocks over a period of time. - Explain what is referred to as sundry matters with regards to consolidated balance sheets, e.g. Preference shares, sale of fixed assets between members of the group. - Prepare consolidated profit and loss accounts for groups with wholly owned subsidiaries with particular reference to the financial institutions. 	<p>Package on Consolidated Accounts.</p>	<p>Explain realisation of profit and identify and solve the problems of unrealised profits.</p> <p>To demonstrate share acquisition and calculation of goodwill.</p>		
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	<p>balance sheet as it relates to consolidated Accounts.</p> <p>7.12 Explain the effect of fair value on the calculation of goodwill and on the preparation of consolidated financial statements.</p> <p>7.13 Explain the meaning of and prepare consolidated profit and loss accounts from the textbook exercises.</p> <p>7.14 Explain and prepare consolidated profit and loss accounts for groups with wholly owned subsidiaries with particular focus and application to financial institutions.</p>					
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ASSESSMENT CRITERIA

Coursework	Course test	Practical	Other (Examination/project/portfolio) 50%
25%	%	25%	

PROGRAMME: HIGHER NATIONAL DIPLOMA IN BANKING AND FINANCE	Code: HBF 324	Credit Hours: 45 hours
Course: Law & Ethics of Banking 2	Pre-requisite: HBF 314	Theoretical: 2 hours/week - 67 %
Semester: 2		Practical: 1 hours/week - 33%

Goal: The course is designed to further expose the student to those aspects of law and ethics that are relevant to everyday banking practices.

GENERAL OBJECTIVES:

On completion of this course, the student should be able to:

- 1.0 Understand the treatment of properties and other assets as securities.
- 2.0 Understand guarantees as they are held in banks.
- 3.0 Understand the nature of negotiable instruments.
- 4.0 Understand ethical standards in financial service industry.

PROGRAMME: HIGHER NATIONAL DIPLOMA IN BANKING & FINANCE	Code: HBF 324	Credit Hours: 45 hours
Course: Law & Ethics of Banking 2	Pre-requisite: HBF 314	Theoretical: 2 hours/week - 67 %
Semester: 2		Practical: 1 hours/week - 33%

<u>Theoretical Content</u>			<u>Practical Content</u>		
Week	General Objective 1: Understand the treatment of properties and other assets as securities				
	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities

1- 4	<p>1.1 Define a property.</p> <p>1.2 Distinguish between the concepts of ownership and possession.</p> <p>1.3 Describe the various methods of charging interest in property i.e. Legal and Equitable mortgage.</p> <p>1.4 Explain the various methods of transfer of interest on properties.</p> <p>1.5 Explain how properties are used as security for banker's advances.</p> <p>1.6 State the various properties used e.g. land, land policies, shares and stocks, distribution, etc.</p> <p>1.7 Explain the registration procedures with corporate affairs commission.</p>	<p>1. Instruct the student to give examples of possession without ownership.</p> <p>2. Discuss the various methods of mortgages.</p> <p>3. Illustrate the difference between equitable and legal mortgages.</p> <p>4. Ask students to cite examples.</p>	<p>Land Documents - C of O Life Policy Certificate Other available security documents.</p> <p>Relevant text-books and publications..</p> <p>Charts and Diagrams.</p>	<p>Understand the meaning of property.</p> <p>Understand the difference between the concept of ownership and possession.</p> <p>Explain and understand how interest is charged on property i.e. legal and equitable mortgage.</p> <p>Understand due use of properties as securities for bankers advances.</p> <p>Know various types of properties e.g. land, land policies, shares and stocks etc.</p> <p>Understand the registration procedure with the Corporate Affairs Commission.</p>	<p>Give examples of properties, possession and ownership. Ask students to list more examples.</p> <p>Explain various methods of mortgages.</p> <p>Illustrate registration procedures with Corporate Affairs Commission.</p>	<p>Land documents C of O, Life policy Corporate Affairs Commission registration form.</p>
General Objective 2: Understand guarantees as they are held in banks						
5 - 6	2.1 Define guarantee.	1. Explain why a guarantee is an	Relevant text-books	Understand the meaning of	Explain why guarantee	Standard guarantee
	<p>2.2 Explain the essentials of a contract of guarantee.</p> <p>2.3 Explain how the liability of a guarantor arises and his rights.</p> <p>2.4 Identify all the parties to a guarantee.</p> <p>2.5 Distinguish between a contract of guarantee and an indemnity.</p> <p>2.6 Explain how a guarantee is determined.</p>	<p>intangible security.</p> <p>2. Explain how to perfect a guarantee.</p> <p>3. Illustrate how a guarantee is determined.</p> <p>4. Elaborate what an indemnity could be oval.</p>	<p>and journals..</p> <p>Sample of standard guarantee forms.</p>	<p>guarantee.</p> <p>Know the essentials of Contract of Guarantee.</p> <p>Understand the rights of guarantor and how this liability arises.</p> <p>Identify and understand all the xxx of guarantee.</p> <p>Understand the difference between Contract of Guarantee and indemnity.</p>	<p>is not tangible security.</p> <p>Illustrate how guarantee is determined and perfected. Explain why an indemnity could be oral.</p>	<p>form.</p>

General Objective 3: Understand the nature of negotiable instruments						
7 - 8	<p>3.1 Define negotiable instrument.</p> <p>3.2 State the different types of negotiable instruments.</p> <p>3.3 Define bill of exchange.</p> <p>3.4 Explain the different types of bills of exchange.</p> <p>3.5 Explain the parties to a bill.</p> <p>3.6 Explain the following: drawing, issue, negotiation, collection, acceptance and payment of bills of exchange cheques etc.</p> <p>3.7 Distinguish between a bill of exchange and other bills.</p> <p>3.8 Explain crossing of cheques and the significance.</p> <p>3.9 Explain banker's drafts and conditional orders.</p> <p>3.10 Explain countermand of payments and duties of bankers and customers.</p> <p>3.11 Explain the liabilities of Bankers in respect of collection and payment of cheques.</p> <p>3.12 State the provisions of the Dishonoured Cheques offences Act of 1977.</p>	<p>1. Define a bill of Exchange and identify the different types of bills of exchange.</p> <p>2. Give an example of a crossed cheque.</p> <p>3. Explain why cheques are crossed.</p> <p>4. Illustrate the crossing of cheques on the blackboard.</p> <p>5. Describe clearly the parties to a bill of Exchange.</p>	<p>Samples of cheques and other Bills.</p> <p>Samples of invoices and bills of laden.</p> <p>Relevant textbook and journals.</p>	<p>Understand the nature and types</p> <p>Understand bill of exchange and know the various forms of the bill.</p> <p>Understand the following terminologies: Drawing, issue, negotiation, collection, acceptance and payment, cheque etc.</p> <p>Know the difference between bills of exchange and other bills.</p> <p>Know banker's draft.</p> <p>Understand countermand of payments and duties of bankers and customers.</p> <p>Know bankers liabilities in respect of collection and payment of cheques.</p> <p>Understand provisions of Dishonoured Cheques Offences Act 1977.</p>	<p>Design cases to illustrate and elaborate on all the terminologies. Provide cheques and specimens of dishonoured cheques.</p> <p>State why cheques are dishonoured and highlight on the punishment.</p> <p>Students to produce short word processed report on the above and objectives 1 & 2</p> <p>Adopt case studies to sanitize students.</p>	<p>Samples of banks instruments, cheques, bills, invoices and bills of lading.</p> <p>Case studies.</p> <p>Word processor</p>
	Act of 1977.					
General Objective 4: Understand ethical standards in financial service industry						

9-15	<p>4.1 Explain the nature of ethics.</p> <p>4.2 Explain the moral responsibilities and the ethical standards of bankers.</p> <p>4.3 Explain the principles of business morality, fairness and efficiency.</p> <p>4.4 Explain ethical decision-making and assumptions.</p> <p>4.5 Explain the creation and the development of ethical awareness in banking.</p> <p>4.6 Explain the responsibilities of the firm to the environment.</p> <p>4.7 Explain the social responsibilities to customers, shareholders and the society.</p> <p>4.8 Explain conflict of interest.</p> <p>4.9 Explain acceptance of gifts, visitor, trading, honesty and confidentiality.</p> <p>4.10 Explain honesty and commitment to corporate goals.</p>	<p>1. Lead student to appreciate the value and morality in banking business and services.</p> <p>2. Give examples of ethical behaviour.</p> <p>3. Lead the student to appreciate the need for honesty in business.</p> <p>4. Lead the student to understand that gifts presented in anticipation of favour should be rejected.</p>	<p>CIBN Decree.</p> <p>Copies of the relevant laws and Decrees.</p>	<p>Understand the nature of ethics.</p> <p>Understand the moral responsibilities of bankers.</p> <p>Understand social responsibilities of bankers and customers and shareholders.</p> <p>Explain the gravity of offences bordering on receipt of gratification, gift in cash or in kind from customers.</p> <p>Understand honesty and banks commitment to corporate goals.</p>	<p>Explain standard ethics and professionalism.</p> <p>List ethical behaviour and compare them with unethical behaviour.</p> <p>Use case studies to test students' understanding of codes of conduct and code of ethics.</p>	<p>CIBN decree.</p> <p>CIBN Code of Conduct. Bankers Code of Ethics and Professionalism. Cases and case studies of BOFIA.</p>
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ASSESSMENT CRITERIA

Coursework %	Course test %	Practical 25%	Other (Examination/project/portfolio) 75%

PROGRAMME: HIGHER NATIONAL DIPLOMA IN BANKING AND FINANCE	Code: HBF 325	Credit Hours: 30 hours
Course: Practice of Banking 2	Pre-requisite: HBF 315	Theoretical: 1 hours/week - 50 %
Semester: 2		Practical: 1 hours/week - 50%

Goal: To expose the student to the complexity of cheque and other negotiable instruments as principal tools used in practice so as to enhance the student's understanding of bank clearing systems.

GENERAL OBJECTIVES:

On completion of this course, the student should be able to:

- 1.0 Understand the significance and limitations of cheque as a principal banking tool.
- 2.0 Know other negotiable instruments used in our payment systems.
- 3.0 Understand the duties and protections afforded the paying and collecting banker.
- 4.0 Understand the Nigerian clearing system with emphasis on the new automated clearing system.
- 5.0 Acquaint the student with the importance and procedure for the acceptance and discharge of safe custody items.

PROGRAMME: HIGHER NATIONAL DIPLOMA IN BANKING & FINANCE	Code: HBF 325	Credit Hours: 30 hours
Course: : Practice of Banking 2	Pre-requisite: HBF 315	Theoretical: 1 hours/week - 50%
Semester: 2		Practical: 1 hours/week - 50%

<u>Theoretical Content</u>			<u>Practical Content</u>			
Week	General Objective 1: Understand the significance and limitations of cheque as a principal banking tool					
	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources

1 - 3	<p>1.1 Define cheque in accordance with the bill of exchange Act 1990.</p> <p>1.2 Describe types of cheques and crossing cheques.</p> <p>1.3 Explain cheque endorsement.</p> <p>1.4 State the limitations of cheque as regards electronic banking e.g. credit cards etc.</p> <p>1.5 Explain termination of bankers' authority with special emphasis on countermand of cheques, garnishee orders, bankruptcy, death/winding up of companies etc.</p>	<p>1. Provide the student with simple definition of a cheque with adequate graphical illustration.</p> <p>2. Explain the various types of cheques and how crossing of cheques are done and its effects highlighted.</p> <p>3. Instruct the student to write a brief on what termination of bankers authority concept is all about.</p>	Charts etc.	<p>Define cheque in accordance with BEA 1990</p> <p>Identify and explain types of cheques and crossings of cheques</p> <p>Explain cheque endorsement</p> <p>Discuss the limitations of cheque</p> <p>Explain the termination of bankers authority to pay cheque</p>	<p>Group work</p> <p>Class discussion</p> <p>Group assignment</p>	<p>Video clips</p> <p>Specimen of negotiable instruments</p> <p>Textbooks</p> <p>Journals</p>
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General Objective 2: Know other negotiable instruments used in our payment systems						

4 - 6	<p>2.1 State some banking instruments like Bankers' Draft and other analogous concepts to negotiable instruments. bonds, promissory notes, etc.</p> <p>2.2 Explain the difference between cheque and bill of exchange. 2. Lead</p> <p>2.3 Identify other payment system such as electronic funds transfer, standing orders, direct debit, in automated teller machine, etc. electronic</p>	<p>Provide the student with special features of drafts and other negotiable instruments such as treasury bill</p> <p>the student to understand the process of payment system in Nigeria and examples of the products/service vogue such as credit cards, money transfer etc.</p> <p>3. Instruct the student to explain the basic differences to look for when handling a cheque and bill of exchange-such as a bill requires presentment for acceptance as against a cheque payable on demand etc.</p>	<p>Charts, Overhead Projectors etc.</p>	<p>Discuss banking instruments such as Bankers' draft and illustrate the differences between cheques and other bills of exchange in groups</p> <p>Explain the available payment systems such electronic transfer of funds, standing orders, automated teller machines</p>	<p>Group the students and illustrate banking instruments and arrange group discussion on Nigeria payment system after internet research.</p>	<p>Sample banking instruments</p> <p>Charts</p> <p>Computer diagrams and charts.</p> <p>Internet</p>
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General Objective 3: Understand the duties and protections afforded the paying and collecting banker						
4 - 6	<p>2.4 State some banking instruments like Bankers' Draft and other analogous concepts to negotiable instruments.</p> <p>2.5 Explain the difference between</p>	<p>1. Provide the student with special features of drafts and other negotiable instruments such as bonds, promissory notes, treasury bill etc.</p>	<p>Charts, Overhead Projectors etc.</p>	<p>Explain the paying and collecting banker, their duties and responsibilities</p>	<p>Group discussion</p> <p>Group assignment Including research</p>	<p>Statutory books</p> <p>Laws</p>

	<p>cheque and bill of exchange.</p> <p>2.6 Identify other payment system such as electronic funds transfer, standing orders, direct debit, automated teller machine, etc.</p>	<p>2. Lead the student to understand the process of payment system in Nigeria and examples of the products/service in vogue such as credit cards, electronic money transfer etc.</p> <p>3. Instruct the student to explain the basic differences to look for when handling a cheque and bill of exchange-such as a bill requires presentment for acceptance as against a cheque payable on demand etc.</p>		<p>Identify and explain the liabilities of both the paying and collecting banker</p> <p>Explain the statutory protections afforded the paying banker by the Bill of Exchange Act 1990</p>		<p>Banking Acts</p> <p>Journals</p> <p>Textbooks</p> <p>Government publications</p> <p>Internet</p>
<p>General Objective 4: Under stand the Nigerian clearing system with emphasis on the new automated clearing system</p>						

10 - 12	<p>4.1 Define the clearing system and its types including special clearing.</p> <p>4.2 Explain the significance of the bank clearing system.</p> <p>4.3 Explain the specific roles played by the Central Bank in the clearing process; such as providing the guidelines and supervision; etc.</p>	<p>1. Lead the student to understand the clearing system with adequate illustration/examples such as local, intra, inter state clearing with computers.</p> <p>2. Lead the student to understand the importance of clearing system and the central role of the CBN (Central Bank of Nigeria) with an automated clearing system.</p>	<p>Charts Overhead film projector Transparencie S.</p>	<p>Define the clearing system</p> <p>Identify the types of clearing</p> <p>Explain the significance of bank clearing system</p> <p>Explain the role of central bank in the clearing process</p>	<p>Group discussion</p> <p>Group assignments</p> <p>Case Study</p> <p>Demonstration group</p> <p>Research the role of the Central Bank in clearing</p>	<p>Journals and publications of CBN</p> <p>Publications of CIBN</p> <p>Journals</p> <p>Textbooks</p> <p>Video clips</p> <p>Internet</p>
<p>General Objective 5: Acquaint the student with the importance and procedure for the acceptance and discharge of safe custody items</p>						

13 - 15	<p>5.1 Define safe custody as a banking service in relation to the law of bailment.</p> <p>5.2 Explain the significance/importance of safe custody and the procedure for providing the service by the bank.</p> <p>5.3 Explain the underlying liabilities involved in safe custody service such as definue, negligence etc.</p> <p>5.4 Describe the procedure for discharge of safe custody items with special focus on death, bankruptcy, and mental incapacity of a sole depositor or joint depositor.</p>	<p>1. Provide the student with adequate definition of this special service with enough explanation and example like will, certificates, jewellery etc.</p> <p>2. Lead the student to understand the importance of safe custody service both to the bank and customer instruct.</p> <p>3. Instruct the student to understand inherent liabilities possible in rendering such service as well as how to discharge or dispense with safe custody service generally especially when death, bankruptcy etc occurs from customers.</p>		<p>Define and explain safe custody facilities offered by banks</p> <p>Explain the law of bailment</p> <p>Explain the importance of safe custody and the process banks adopt in rendering the services</p> <p>Identify the liabilities involved in safe custody</p> <p>Describe the procedure for discharge of safe custody items</p>	<p>Group discussion</p> <p>Seminar groups</p> <p>Class assignments</p>	<p>Video clips</p> <p>Journals</p> <p>Bank documents</p> <p>Internet</p> <p>Textbooks</p>
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ASSESSMENT CRITERIA			
Coursework 25%	Course test %	Practical 25%	Other (Examination/project/portfolio) 50%

PROGRAMME: HIGHER NATIONAL DIPLOMA IN BANKING AND FINANCE	Code: HBF 327	Credit Hours: 60 hours
Course: Monetary Economics	Pre-requisite:	Theoretical: 3 hours/week - 75%
Semester: 2		Practical: 1 hours/week - 25%

Goal: To give attention to every economic problems relating to price, interest rates and exchange rate problems so as to **enhance students understanding of the operation of Nigerian financial institutions and fiscal policy measures.**

GENERAL OBJECTIVES:

On completion of this course, the student should be able to:

- 1.0 Understand money, monetary standards and theory.
- 2.0 Understand monetary and fiscal policies.
- 3.0 Understand money in the economic system.
- 4.0 Understand the Nigerian financial system.
- 5.0 Understand money supply.

- 6.0 Understand balance of payment.

- 7.0 Understand the role of Central Bank.
- 8.0 Understand the role of government in the economy.

PROGRAMME: HIGHER NATIONAL DIPLOMA IN BANKING & FINANCE	Code: HBF 327	Credit Hours: 60 hours
Course: Monetary Economics	Pre-requisite:	Theoretical: 3 hours/week - 75%
Semester: 2		Practical: 1 hours/week - 25%

<u>Theoretical Content</u>			<u>Practical Content</u>		
Week	General Objective 1: Understand money, monetary standards and theory				
	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities

1 - 3	<p>1.1 Define money.</p> <p>1.2 Explain the trade by barter system and primitive currencies.</p> <p>1.3 State the functions and the characteristics of modern money.</p> <p>1.4 Describe monetary standard – monometallism, binetallism and smimatallism.</p> <p>1.5 Explain non-commodity (paper) standards; inconvertible and controlled paper standard.</p> <p>1.6 State exchange equation.</p> <p>1.7 State the theory of demand for money.</p> <p>1.8 Explain money in the Keynesian model.</p> <p>1.9 Explain liquidity preference theory in the monetary sector.</p>	<p>1. Provide the students with an acceptable definition of money.</p> <p>2. Lead the students in examining of barter system and the premodern currencies as well as their shortcoming and limitations.</p> <p>3. Provide an explanation on the development, functions, qualities and features of a target tender currency.</p> <p>4. Analyze the IMF & World Bank monetary standard policy and other international or regional</p>	<p>Textbooks, journals, magazine etc.</p> <p>Relevant CIBN publications</p> <p>Overhead projector</p> <p>Transparencies.</p> <p>Textbook, journals, magazine and other relevant materials.</p> <p>Textbook, charts, overhead projector and magazine.</p>	<p>Do a comparative analysis of the barter/ pre-modern currencies and the modern.</p> <p>Give a written explanation of the Keynesian, monetarist and other schools on the theory of money.</p>	<p>Guide the students in writing a term paper.</p>	<p>Library materials</p>
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		<p>bodies in carrying out such functions.</p> <p>5. Provide an explanation on the techniques applied in setting different types of paper standard.</p> <p>6. Provide a methodical approach and explanatory review of exchange equation.</p> <p>7. Provide with a graphical illustration an explanation on the theory of demand for money.</p> <p>8. Provide a theoretical analysis of the Keynesian school on the concept of money.</p> <p>9. Provide with a graphical illustration, an explanation of how the theory of liquidity preference affects money supply and demand in the economy.</p> <p>10. Provide an adequate explanation of the monetarist school and their attack on the Keynesian model.</p>	<p>Textbooks, charts, overhead projector and journals. Transparencies.</p>			
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		<p>Compare the models graphically.</p> <p>11. Provide a written explanation on the theory of money by Milton Freedom.</p>				
General Objective 2: Understand monetary and fiscal policies						

			magazine and official government publication.			
General Objective 3: Understand money in the economic system						
6	<p>3.1 Explain the role of money in the economic system.</p> <p>3.2 Distinguish between inflation and deflation.</p> <p>3.3 Explain interest rate structure in Nigeria.</p>	<p>1. Provide an elaborate explanation on the function of money in the Nigerian economy.</p> <p>2. Provide a detail explanation of inflation and deflation in Nigeria.</p> <p>3. Provide a review of interest rate structure under the various economic reform programmes/packages.</p>	Textbooks, journals, magazine and official government publications.	<p>Examine the interest rate structure in Nigeria under various economic reforms.</p> <p>Analyse its impact on inflation and deflation in Nigeria.</p>	Students to produce short report examining the relationship between inflation and interest rates	<p>CBN publications.</p> <p>Gov't publications.</p> <p>Annual reports of banks.</p> <p>Library materials.</p> <p>Word processors</p>
General Objective 4: Understand the Nigerian financial system						
7	<p>4.1 Explain the role of banks and nonbanking institutions as partners in the mobilization and disbursement of funds within the economy.</p> <p>4.2 Describe money market institution functions and state their impacts on the economy.</p>	<p>1. Lead a discussion on the financial intermediation function of financial institutions in Nigeria.</p> <p>2. Provide an explanation on the activities and role of money market institutions in stimulating growth in the economy.</p>	.	Analyse the activities and role of money market institutions in stimulating the growth of the economy.	Guide the student in analysing the activities and roles of money market institutions using internet research.	<p>CBN and other Gov't publications.</p> <p>Newspapers.</p> <p>Library materials.</p> <p>Internet</p>
General Objective 5: Understand money supply						

8 - 9	<p>5.1 Explain the concepts of money supply and determinants. 5.2 Describe credit money creation by banks.</p> <p>5.3 Analyze the impact of government deficit finance on bank, credit money and aggregate money supply.</p> <p>5.4 Analyse bank credit to the public and private sectors of the Nigerian economy.</p>	<p>1. Provide the meaning of money supply and the factors that influence it in Nigeria.</p> <p>2. Illustrate graphically using M1, M2, and M3, published figures.</p> <p>3. Instruct the student to work-out an example of how money creation raises liquidity of banks and the</p>	Textbooks, journals, magazine and official government publications chart and overhead	<p>Solve examples on how money creation raises liquidity of banks and economy.</p> <p>Analyse the impact of Gov't deficit finance on bank credit and aggregate money supply.</p> <p>Examine with the aid of data and graph the relationship of money</p>	Guide the students in writing a short research paper.	<p>CBN and other Gov't publications.</p> <p>Newspaper reports on financial institutions/ economy.</p> <p>Library materials.</p> <p>Internet</p>
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	<p>5.5 Explain the link between money supply, inflation, investment and GNP.</p>	<p>economy.</p> <p>4. Provide an explanation on the implications of Budget deficit financing on the bank, macroeconomic variables etc.</p> <p>5. Describe the volume of credit directed to the economy (Private & Public Sector) in the last five years.</p> <p>6. Explaining the relationship of money supply, inflation, investment and GNP in Nigeria with aid of a data and graphs.</p>	<p>projector.</p> <p>Transparencie s.</p> <p>CBN publications.</p>	<p>supply, inflation, investment and GNP in Nigeria.</p>		
General Objective 6: Understand balance of payment						

10 -12	<p>6.1 State components of external credits and debits.</p> <p>6.2 Analyse causes of changes in the balance.</p> <p>6.3 Explain balance of payment and adjustment problems.</p> <p>6.4 Explain foreign borrowing and debt problems.</p> <p>6.5 State the advantages and disadvantages of fixed and floating rates of exchange.</p> <p>6.6 Explain the general operations of the foreign exchange market and the forms of official intervention and exchange control.</p>	<p>1. Provide explanation on the items that constitute credits, debits and reserves.</p> <p>2. Lead the student in highlighting the factors that account for BOP imbalances.</p> <p>3. Provide student with a clear meaning and the various techniques for the adjustment of BOP problems is.</p> <p>4. Provide explanation on international lending and the crises debtor countries usually encounter.</p> <p>5. Lead the student in outlining the merits and demerits of fixed and floating example rates.</p> <p>6. Provide student with a thorough discription of the activities in IFEM, FEM etc and how government intervenes to regulate the market.</p>	<p>Textbooks, journals, magazines etc.</p> <p>Textbooks, journals, Government official publications, magazines etc.</p>	<p>Analyse the factors accounting for BOP imbalances and various techniques for addressing BOP problems with particular reference to Nigeria.</p> <p>Examine critically the merits and demerits of fixed and floating exchange rates.</p> <p>Carry out a critique of the general operations of the foreign exchange market and the forms of Gov't intervention/ control.</p>	<p>Aid the students to analyse the BOP and the influencing factors/problems and adjustment procedures.</p> <p>Give the students assignments on exchange rates and assist with worked examples.</p> <p>Take the students through the operations of the foreign exchange markets in Nigeria.</p>	<p>CBN, FoS and other Gov't publications.</p> <p>Business newspapers and magazines.</p> <p>Library materials.</p> <p>Internet</p>
General Objective 7: Understand the role of Central Bank						
13	<p>7.1 Explain the constitutions, functions and methods of operations of central bank.</p> <p>7.2 Describe the relationship between central bank, money market and other banks, (commercial, merchant, Dev.)</p> <p>7.3 Describe the legislative and administrative controls of commercial banks and the special position and responsibilities of the central bank.</p>	<p>1. Provide the student with a thorough explanation of CBN functions, responsibilities and activities in the economy with aid of some published data and examples.</p> <p>2. Lead the student with charts, in establishing effective linkages between CBN and financial institutions.</p> <p>3. Provide explanation on the role of the apex bank and other regulatory agencies in ensuring healthy banking practice in the economy.</p>	<p>Textbook, journal, magazine, government official publications i.e. CBN publications etc.</p>	<p>Analyse the roles and responsibilities of CBN, with the aid of diagrams/ charts.</p> <p>Use charts to establish the relationship between the CBN and other financial institutions in Nigeria.</p>	<p>Guide the student in carrying out the exercises.</p>	<p>CBN publications.</p> <p>Library materials.</p> <p>Graphs and charts.</p> <p>Internet</p>
General Objective 8: Understand the role of government in the economy						

14 - 15	<p>8.1 Explain the rationale for government participation in the economy.</p> <p>8.2 State the role of public and private sectors in the economy.</p> <p>8.3 Describe public enterprise reform in Nigeria.</p> <p>8.4 Review the various sectors of Nigerian economy.</p>	<p>1. Examining the technical and ideological reasons behind Government participation in the economy.</p> <p>2. Provide a detail explanation on the important role played by the public and private sectors in Nigeria.</p> <p>3. Lead the student in appraising the privatization and commercialization of public enterprises over the years in Nigeria.</p> <p>4. Provide a performance review of the sectors in Nigerian economy for at least 5 years.</p> <p>5. Instruct the student to write a brief comparative analysis on the fiscal and monetary policies of Nigeria within the most recent two years.</p>	<p>Textbooks, journals, Government official publications, magazines etc.</p>	<p>Analyse the roles of the public (Gov't) and private sectors in the economy.</p> <p>Carry out detailed evaluation of the privatisation and commercialisation of public enterprises in Nigeria over the years.</p> <p>Write a review of the performances of the different sectors of the Nigerian economy in the last 5-10 years.</p>	<p>Guide the student with the aid of worked examples and exercises.</p>	<p>CBN, FoS, BPE publications. Business newspapers and magazines. Library materials. Internet</p>
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ASSESSMENT CRITERIA

Coursework 50%	Course test %	Practical %	Other (Examination/project/portfolio) 50%
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PROGRAMME: HIGHER NATIONAL DIPLOMA IN BANKING AND FINANCE	Code: HBF 326	Credit Hours: 45 hours
Course: Comparative Banking System	Pre-requisite:	Theoretical: 2 hours/week - 67%
Semester: 2		Practical: 1 hours/week - 33%

Goal: To acquaint the student with different banking systems in the world.

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GENERAL OBJECTIVES:

On completion of this course, the student should be able to:

- 1.0 Understand the Nigerian banking system.
- 2.0 Understand the banking system of Soviet Union and the distinguishing features from other banking systems.
- 3.0 Understand the banking system of Germany.
- 4.0 Understand the U.S. banking system.
- 5.0 Understand the Islamic banking system.
- 6.0 Understand the various modes of banking.
- 7.0 Understand the different banking systems in EEC countries.

PROGRAMME: HIGHER NATIONAL DIPLOMA IN BANKING & FINANCE	Code: HBF 326	Credit Hours: 45hours
Course: Comparative Banking System	Pre-requisite:	Theoretical: 2 hours/week - 67%
Semester: 2		Practical: 2 hours/week - 33%

<u>Theoretical Content</u>			<u>Practical Content</u>			
Week	General Objective 1: Understand the Nigerian banking system					
	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
1 - 2	<p>1.1 State the history and development of banking in Nigeria.</p> <p>1.2 State the functions of the CBN and its relationship with <u>commercial</u> banks, federal and state governments.</p> <p>1.3 Describe the control of CBN over banking activities in Nigeria.</p> <p>1.4 Explain the regulations governing banking business.</p> <p>1.5 Explain the various types of banking institutions in Nigeria.</p>	<p>1. Lead the student in examining the evolution and the changes undergone over the years in banking.</p> <p>2. Provide clearly the functions and the forms of relationship that exist between banks.</p> <p>3. Lead the student in examining the role of CBN in monitoring, supervision and control of banking activities especially in the recent years of banking crisis.</p> <p>4. Provide the student with detailed</p>	<p>Textbook, journals, magazine and other relevant materials.</p> <p>Textbook, journal, magazine, and other official government publication .</p>	<p>Describe the history and development of banking in Nigeria.</p> <p>Explain the functions of CBN and evaluate its relationship with commercial banks, federal and state governments.</p> <p>Explain CBN control over banking activities.</p> <p>Enumerate the regulations governing banking business in Nigeria.</p> <p>Explain the various kinds of banking institutions in Nigeria.</p>	<p>Guide the students on group assignments and seminars.</p>	<p>Textbooks.</p> <p>Banking regulations and laws.</p> <p>Journals.</p> <p>Internet</p> <p>Word processors</p>

		existing laws that govern banking business. 5. Provide a clear explanation on the functions of commercial banks, merchant banks, development banks, mortgage banks, and universal banks.				
General Objective 2: Understand the banking system of Soviet Union and the distinguishing features from other banking systems						
3 - 4	2.1 Discuss the development and operations of Soviet Union banking system. 2.2 Explain the legal requirements governing state banks. 2.3 Explain the specific duties performed by the specialized banks (All-Union Bank, Bank for Foreign trade etc)	1. Provide a clear explanation on the evolution, practices and reform soviet of banking. 2. Provide the resent requirements to the student. 3. Provide the student with explanation of the functions of soviet banks.	Textbook, journals, magazine and other relevant materials.	Explain the development and operations of banking in Russian Federation. Explain the legal requirements governing state banks. Identify and explain specific duties performed by specialized banks.	Group discussions. Group assignment.	Journals. Text books. Internet
General Objective 3: Understand the banking system of Germany						
5	3.1 Narrate the historical development and operations of banking in Germany. 3.2 Explain the major areas of differences with other banking systems.	1. Provide an explanatory review taking into account pre and post unification period. 2. Lead the students in examining the differences with other banking systems and practices around the world.	Overhead projector	Narrate the historical development and operations of banking in Germany. Distinguish between German banking system from other banking systems.	Group assignment.	Journals. Text books. Internet.
General Objective 4: Understand the U.S. banking system						

General Objective 7: Understand the different banking systems in EEC countries						
12 - 15	7.1 Identify the E.E.C. countries. 7.2 State the history and the development of Banking in <u>each country</u> .	1. Provide a list to the student with aid of a world map (political) 2. Lead the student in examining the evolution.	Map and charts. Textbooks,	Identify the EEC countries. Explain the history and development of banking	Group discussion Assignments	Journals. Text books. Internet.
	7.3 Explain the operations of the Central, commercial and investment merchant banking in each country.	3. Provide an adequate explanation on the operations.	journals and magazine.	in each EEC country. Explain the operations of central banks, commercial banks and investment/ merchant banking in each EEC country.		

ASSESSMENT CRITERIA

Coursework 25%	Course test %	Practical 25%	Other (Examination/project/portfolio) 50%
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PROGRAMME: HIGHER NATIONAL DIPLOMA IN BANKING AND FINANCE	Code: HBF 411	Credit Hours: 60hours
Course: Investment & Portfolio Management	Pre-requisite:	Theoretical: 2 hours/week - 50%
Semester: 3		Practical: 2 hours/week - 50%

Goal: To concentrate on the concepts, theories and practical applications of financial, investment and portfolio management so as to enable the student develop a working knowledge and an understanding of investment, project analysis, portfolio management and the operations of security markets with emphasis on risk, returns and portfolio diversification.

GENERAL OBJECTIVES:

On completion of this course, the student should be able to:

- 1.0 Understand the time value of money.
- 2.0 Understand basic valuation models.
- 3.0 Understand capital budgeting under certainty.
- 4.0 Understand capital budgeting under uncertainty.
- 5.0 Understand capital budgeting under capital rationing.
- 6.0 Understand the effects of inflation on capital reorganization.
- 7.0 Understand capital structure, reduction and reorganization.
- 8.0 Understand portfolio selection and management.
- 9.0 Understand the cost of capital concepts.
- 10.0 Understand financial leverage.
- 11.0 Understand dividend policy.

PROGRAMME: HIGHER NATIONAL DIPLOMA IN BANKING & FINANCE	Code: HBF 411	Credit Hours: 60 hours
Course: Investment & Portfolio Management	Pre-requisite:	Theoretical: 2 hours/week – 50%
Semester: 3		Practical: 2 hours/week - 50%

<u>Theoretical Content</u>	<u>Practical Content</u>
General Objective 1: Understand the time value of money	

Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
1 - 2	<p>1.1 Explain the meaning of time value of money.</p> <p>1.2 Explain compounding and discounting.</p> <p>1.3 Explain compounding value, compound value of a lump sum, compound value of an annuity.</p> <p>1.4 Explain present value, present value of a lump sum, present value of an annuity, present value of an uneven periodic sum, present value of a perpetual annuity.</p>	<p>1. Illustrate the meaning of time value of money.</p> <p>2. Illustrate compounding and discounting.</p> <p>3. Explain and demonstrate with examples the compound value of a lump sum and an annuity.</p> <p>4. Illustrate the present value of a lump sum, an annuity and that of an uneven periodic sum and of a perpetual annuity.</p> <p>5. Assign gradable assignment.</p>	<p>Illustrate calculations,</p> <p>Overhead projector.</p>	<p>Explain the meaning of time value of money</p> <p>Explain compounding and discounting techniques</p> <p>Explain the present value concept</p>	<p>Group discussion and assignment to solve problems involving time value of money</p>	<p>Textbooks</p> <p>Journals</p> <p>Internet</p>

General Objective 2: Understand basic valuation models						
3	<p>2.1 Explain the true concept of value, liquidation value going concern value, book or accounting value, replacement value, market value.</p> <p>2.2 Explain valuation of bonds, stocks or debentures, bonds with a maturity period, bonds in perpetuity. Yield on bonds or debenture, valuation of preference shares, yield on preference shares, valuation of equity shares.</p> <p>2.3 Describe dividend capitalization, the basic valuation model.</p> <p>2.4 Describe earnings capitalization, rates of returns on equity shares.</p>	<p>1. Explain the true concept of value, liquidation value etc.</p> <p>2. Demonstrate with mathematical illustrations, the valuation of bonds, debentures, etc.</p> <p>3. Demonstrate with mathematical illustrations, yield on bonds, debenture, preference shares.</p>	<p>Illustrative examples.</p> <p>Overhead projector.</p>	<p>Explain the concept of value and emphasize the various valuations. Liquidation or forced sales value going concern value book value replacement value and market value</p> <p>Analyse the methods of stock valuations, bonds and other securities.</p> <p>Describe models yields and methods of calculating return on equity</p>	<p>Demonstrate the various valuation models</p> <p>Let students work in groups and at the end of the group discussion write individual projects on one valuation model</p>	<p>Computer packages calculators and diagrams</p>
General Objective 3: Understand capital budgeting under certainty						

4	<p>3.1 Explain the nature and features of investment decisions.</p> <p>3.2 Explain the classification of investments viz mutually exclusive, independent and contingent investments.</p> <p>3.3 Describe the traditional techniques of investment appraisal – payback period, accounting rate of returns etc. their advantages and limitations.</p> <p>3.4 Explain the modern techniques of investment appraisal i.e. the discounting cash flows, NPV, IRR, PI etc, their advantages and limitations.</p> <p>3.5 Explain the sources of conflicts in ranking of projects between NPV and IRR and their resolutions.</p>	<p>1. Lead the student to understand the features of an investment decision.</p> <p>2. Illustrate with computations, the various techniques of investment appraisal using the traditional approach of payback period and accounting rate of returns, and the modern techniques NPV, IRR etc.</p> <p>3. Explain advantages and limitations of each technique, and</p>	<p>Illustrative calculations of the various methods of investment appraisal techniques.</p> <p>Overhead projector.</p>	<p>Explain features of investment decisions</p> <p>Classify investments</p> <p>Describe the traditional and modern techniques of investment appraisal</p> <p>Explain the merits and of the limitations of each appraisal technique</p> <p>Explain the sources of conflicts in valuing projects between IRR and NPV and explain how to resolve them</p>	<p>Group the student and guide them to complete case study on investment appraisal techniques</p>	<p>Textbooks</p> <p>Internet</p> <p>Journals</p>
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		<p>make comparative analysis.</p>				
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General Objective 4: Understand capital budgeting under uncertainty						
5	<p>4.1 Explain the concept of risk and uncertainty.</p> <p>4.2 Explain the relationships between risk and returns on assets.</p> <p>4.3 Explain the various methods of measuring risk e.g. expected return/monetary value, variance, standard deviation, coefficient of variation.</p> <p>4.4 Describe the various methods of incorporating risk in the evaluation of risky projects. - uncertainty equivalent method, risk adjusted discount method etc probability distribution approaches and decision trees.</p>	<p>1. Describe the nature of risk and define risk.</p> <p>2. Lead the student to understand the relationship between risk and return. 3. Demonstrate with examples the various methods of measuring risk. 4. Illustrate the various methods of incorporating risk in the evaluation of risky projects.</p> <p>5. Show the relationship between the tabular methods of measuring risk and returns, and the pictorial expression in form of decision trees.</p>	<p>Illustrative examples of the concept of risk.</p> <p>Illustrative calculations of the various methods of measuring risk.</p> <p>Diagrammatic expressions of decision trees.</p> <p>Overhead projector</p> <p>Transparencie s</p> <p>Journals</p> <p>SAS</p> <p>Books.</p>	<p>Explain the concept of risk and uncertainty</p> <p>Compare risk and returns on assets</p> <p>Analyse the various methods of measuring risk</p> <p>Examine the various methods of incorporating risk in the evaluation of risky projects</p>	<p>Guide the student to complete project and analyse various proposal</p>	<p>Textbooks</p> <p>Journals</p> <p>Computer packages</p>

	General Objective 5: Understand capital budgeting under capital rationing
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6	<p>5.1 Define capital rationing.</p> <p>5.2 Explain the nature of capital rationing and reasons for capital rationing.</p> <p>5.3 Explain the selection process under capital rationing.</p> <p>5.4 Explain market value and capital rationing.</p>	<p>1. Lead the student to understand the concept of capital rationing through graphical illustration.</p> <p>2. Demonstrate by calculation, the selection process under capital rationing.</p> <p>3. Explain market value and capital rationing using illustrative examples involving calculations. Make all illustrative calculations.</p>	<p>Diagrams and graphic expressions.</p> <p>Overhead projector.</p>	<p>Define and explain the term capital rationing</p> <p>Explain the nature and rationale for capital rationing</p> <p>Examine the selection process under capital rationing</p> <p>Explain market value and capital rationing</p>	<p>To group the students and guide them to solve problems involving capital rationing</p> <p>To identify divisible and non divisible projects</p>	<p>Textbooks</p> <p>Internet</p> <p>Computer packages</p>
General Objective 6: Understand the effects of inflation on capital reorganization						
7	<p>6.1 Define the term inflation.</p> <p>6.2 Distinguish between money income and real income, money cash flows and real cash flows.</p> <p>6.3 Calculate money and real discount rates.</p> <p>6.4 Examine the impact of inflation on investment decisions.</p> <p>6.5 Work examples on problems relating to inflation and the discounted cash flow techniques.</p> <p>6.6 Explain the treatment of inflation and taxation in capital budgeting decisions.</p>	<p>1. Explain with examples, the meaning of inflation and describe its nature and characteristics.</p> <p>2. Give illustrative examples to show the distinction between money and real discount rates.</p> <p>3. Analyse the impact of inflation on investment decisions.</p> <p>4. Give illustrative examples on inflation and the discounted cash flow techniques.</p> <p>5. Lead students to understand the treatment of taxation in capital budgeting decisions.</p>		<p>Explain clearly the meaning of inflation and explain the difference between real income and moving income</p> <p>Calculate and examine the general impact of inflation on price level</p> <p>Explain the methods of calculating discounted cash flow and, other techniques applied in capital budgeting</p>	<p>Demonstrate and show the students the various methods of calculating discounted cash flow</p> <p>Divide the students into groups and let them solve problems on discounted cash flows</p>	<p>Calculators</p> <p>Computer spreadsheets and charts</p>
General Objective 7: Understand capital structure, reduction and reorganization						

8	<p>7.1 Define capital structure.</p> <p>7.2 Examine the features of an appropriate capital structure.</p> <p>7.3 Criticise the capital structure assumptions.</p> <p>7.4 Explain the factors influencing</p>	<p>1. Define and explain the meaning of capital structure and its nature.</p> <p>2. Explain the features of an appropriate capital structure.</p> <p>3. Explain the assumption and theories of capital structure.</p>		<p>Define the term capital structure</p> <p>Examine the features of capital structure</p> <p>Evaluate the capital structure</p>	<p>The teacher should guide the students to solve practical problems involving capital structure through case study and</p>	<p>Textbooks</p> <p>Company published financial reports</p>
	<p>capital structure decisions.</p> <p>7.5 Examine the different approaches to capital structure; Net Income approach, Net operating Income approach.</p> <p>7.6 Explain capital reorganization and capital reduction.</p>	<p>4. Analyse the factors influencing capital structure decisions.</p> <p>5. Explain the different approaches to capital structure.</p> <p>6. Explain the concepts of capital reorganization and capital reduction.</p>		<p>assumptions</p> <p>Examine the approaches to capital structure and the factors influencing capital structure</p> <p>Explain reorganisation and capital reduction</p>	<p>assignments</p>	<p>Journals</p> <p>Internet</p>
General Objective 8: Understand portfolio selection and management						

9	<p>8.1 Explain the imperatives of portfolio management.</p> <p>8.2 Explain assumptions of portfolio theory.</p> <p>8.3 Explain the expected risk and returns of a portfolio assets.</p> <p>8.4 Calculate the variance, correlation and covariance of a portfolio asset.</p> <p>8.5 Explain the importance of the minimum variance of a portfolio.</p> <p>8.6 Examine the criteria for portfolio selection of securities.</p>	<p>1. Explain portfolio management and its imperatives.</p> <p>2. Lead the student to examine the assumptions of the portfolio theory.</p> <p>3. Explain the calculation of expected risk and returns of portfolio assets.</p> <p>4. Explain the calculation of the variance, correlation and covariance of portfolio assets.</p> <p>5. Explain the importance of the minimum variance of a portfolio.</p> <p>6. Explain the criteria for portfolio selection.</p>	<p>Calculations of the expected risk and returns on chalkboard.</p> <p>Overhead projector.</p>	<p>Explain the imperatives of portfolio management</p> <p>Examine the assumptions of portfolio theory</p> <p>Explain the expected risk and returns of a portfolio assets</p> <p>Calculate correlation and covariance of a portfolio of assets</p> <p>Appraise the criteria for portfolio selection</p>	<p>To guide the students to collect data on firms and guide them to select optimum portfolio assets</p> <p>To use computers to solve problems in portfolio selection and managements</p>	<p>Textbooks</p> <p>Journals</p> <p>Internet</p> <p>Computer packages</p>
General Objective 9: Understand the cost of capital concepts						
10	<p>9.1 Explain the concept of cost of capital.</p> <p>9.2 Explain the imperatives of cost of capital.</p> <p>9.3 Examine the determinants of company cost of capital.</p> <p>9.4 Perform the computation of the components of cost of capital viz – cost of debt, cost of preference capital, cost of retained earning, and external equity.</p>	<p>1. Lead the student to appreciate the imperatives of cost of capital.</p> <p>2. Analyse the determinants of company cost of capital.</p> <p>3. Show the computational methods of the components of cost of capital.</p>	<p>1. Overhead projector.</p> <p>2. Transparencie s showing the computation of the cost of capital and its</p>	<p>Explain the concept of cost of capital and assess the imperatives of cost of capital to an organisation</p> <p>Examine all components of the cost of capital for example, cost of debts, cost retained earnings and equity</p>	<p>Demonstrate with examples the components of cost of capital</p> <p>Divide the students into groups to produce cost of capital models</p>	<p>Calculators</p> <p>Computer spreadsheets and charts</p>
			components.			

General Objective 10: Understand financial leverage						
11	<p>10.1 Distinguish between financial leverage and operating leverage.</p> <p>10.2 Explain the degree of operating leverage.</p> <p>10.3 Analyse the impact of superior technology on operating leverage.</p> <p>10.4 Analyse the impact of financial leverage on shareholders returns.</p> <p>10.5 Analyse the combined effects of operating and financial leverage.</p>	<p>1. Describe financial and operating leverage.</p> <p>2. Analyse the impact of superior technology on operating leverage.</p> <p>3. Analyse the impact of financial leverage on shareholders returns.</p> <p>4. Analyse the combined effects of operating and financial leverage.</p>	<p>1. Overhead projector.</p> <p>2. Transparencies showing the computation and analysis of the impact of financial and operating leverage.</p>	<p>Differentiate between financial leverage and operating leverage</p> <p>Explain the degree of operating leverage and analyse the impact of superior technology on operating leverage</p> <p>Analyse the impact of financial leverage on shareholders return, and explain the combined effects of operating and financial leverage</p>	<p>To guide students to solve practical problems on financial leverage and assist them to use the computer in computing of the degrees of operating and financial leverage</p>	<p>Textbooks</p> <p>Journals</p> <p>Computer packages</p> <p>Video clips</p>
General Objective 11: Understand dividend policy						
12	<p>11.1 Explain the meaning of dividends.</p> <p>11.2 Examine the various dividend decisions.</p> <p>11.3 Enumerate the factors influencing dividend decisions.</p> <p>11.4 Explain different types of dividends and see which ones are most applicable in financial institutions.</p>	<p>1. Lead the student to understand the meaning of dividend.</p> <p>2. Explain dividend policy decisions.</p> <p>3. Categories dividends into their various types.</p>		<p>Explain the meaning of dividends and examine the various dividend decisions</p> <p>Enumerate the factors influencing dividend decisions and illustrate the types of dividends relevant to financial institutions</p>	<p>Give examples of different types of dividends</p> <p>Present case studies on dividend policy for group discussions</p>	<p>Calculators</p> <p>Tables</p> <p>Computers and charts</p> <p>Internet</p>

ASSESSMENT CRITERIA			
Coursework 25%	Course test %	Practical 25%	Other (Examination/project/portfolio) 50%

PROGRAMME: HIGHER NATIONAL DIPLOMA IN BANKING AND FINANCE	Code: HBF 412	Credit Hours: 45 hours
Course: Public Finance	Pre-requisite:	Theoretical: 2 hours/week - 67%
Semester: 3		Practical: 1 hours/week - 33%

Goal: To expose the student to the concepts, analysis and fundamentals of public finance.

GENERAL OBJECTIVES:

On completion of this course the student should be able to:

- 1.0 Understand the evolution of public finance.
- 2.0 Understand the Nigerian tax structure.
- 3.0 Understand the concepts of government budget.
- 4.0 Know the sources of government revenues.
- 5.0 Know government expenditures.

- 6.0 Understand public debt concepts, problems and debt management strategies.
- 7.0 Understand the concept of fiscal policy and its applications.
- 8.0 Understand planning and development plans in Nigeria.
- 9.0 Understand deficit financing.
- 10.0 Understand national income, analysis, measurement and determination.
- 11.0 Understand equilibrium income determination

PROGRAMME: HIGHER NATIONAL DIPLOMA IN BANKING & FINANCE	Code: HBF 412	Credit Hours: 45 hours
Course: Public Finance	Pre-requisite:	Theoretical: 2 hours/week - 67%
Semester: 3		Practical: 1 hours/week - 33%

<u>Theoretical Content</u>	<u>Practical Content</u>
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General Objective 1: Understand the evolution of public finance						
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
1	1.1 Define public finance 1.2 State the scope of public finance. 1.3 Identify those actions of government that constitute public finance.	1. Explain the evolution of public finance. 2. Define public finance. 3. Describe the scope of public finance. 4. Lead the student to identify and explain the items of public finance in financial publications.	CBN publications. Financial times. Business times. Financial magazines showing items of public finance. PCS Transparencies. Overhead projector.	To expose the students to the general knowledge about public finance and how government raises revenue and its expenditures The scope of public finance and the general importance of public finance	Students to: Explain what public finance is and its importance Describe in text the scope and list out the items that makes public finance	CBN publications, financial journals, magazines PC Overhead projectors, transparencies Government bulletin Textbooks
General Objective 2: Understand the Nigerian tax structure						
2 & 3	2.1 Explain the concept of the tax structure. 2.2 Explain what the Nigerian tax structure is.	1. Explain the meaning of tax structure. 2. Give a practical explanation of taxation as a compulsory levy. 3. Define taxation.	CBN publications and other financial	To acquaint the students with the general knowledge about taxation, its scope, the	Students to demonstrate their knowledge of taxation. Give a brief history of	Textbooks CBN publications,

	<p>2.3 Define taxation.</p> <p>2.4 Examine the features of a good tax system.</p> <p>2.5 Critically examine and explain the canons of taxations.</p> <p>2.6 Explain what tax avoidance is and what tax evasion is.</p> <p>2.7 Explain the problems associated with each of the concepts.</p> <p>2.8 Explain the concepts of tax incidence.</p>	<p>4. Identify objects of taxation.</p>	<p>publications showing items of taxation.</p>	<p>objects or items of taxation as well as the structure</p> <p>To let them understand why government imposes tax on people and its importance</p>	<p>taxation, its general importance and the system of collection</p> <p>Students to discuss as a group about taxation or do a role play.</p>	<p>financial papers and journals</p> <p>Charts & diagrams</p> <p>Government bulletins</p> <p>Internet research</p>
<p>General Objective 3: Understand the concepts of government budget</p>						

4	<p>3.1 Define budget.</p> <p>3.2 Distinguish between the different types of budget.</p> <ul style="list-style-type: none"> - Surplus budget - Deficit budget - Balanced budget - Cash budget. <p>3.3 Explain the budgetary process.</p> <p>3.4 Distinguish between a budget and national development plan.</p> <p>3.5 Explain the uses and purposes of budget.</p> <p>3.6 Prepare a prototype budget.</p>	<ol style="list-style-type: none"> 1. Lead the students to understand the concepts of budgets. 2. Define budget. 3. Lead the students to understand the concepts of surplus, deficit and balanced budgets through practical examples. 4. Lead the students to know the meaning of development plans and the differences between budget and development plans. 5. Lead the students through questions to identify the functions of a budget. 	Publications containing the national budget.	<p>To expose the students to know what budget is, the types of budgets and the steps to take in budgeting</p> <p>To be able to differentiate between a budget and national development and the importance/purposes of budgeting and its implementation</p>	<p>Students to demonstrate: Their knowledge of the meaning of budget as a concept, various types and the processes of budgeting</p> <p>Why we need budgeting and relate this to their personal budget.</p> <p>Research examples of budgets</p>	<p>CBN publications</p> <p>Textbook, journals and magazines etc.</p> <p>Interent</p>
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General Objective 4: Know the sources of government revenues

5 & 6	<p>4.1 Identify the various sources of government revenues and their relative importance. 2. Classify the various government revenues and their relative importance.</p> <p>4.2 Identify the sources of Federal Government revenue. jurisdictions by</p> <p>4.3 Identify the State Government revenue sources. principles.</p> <p>4.4 Identify local government revenue sources. allocation formulae.</p> <p>4.5 Explain the revenue allocation Account – use relevant computations.</p> <p>4.6 Explain the revenue allocation formula over the years.</p> <p>4.7 Explain the Federation Accounts.</p>	<p>the various sources of government revenues.</p> <p>sources of revenues into the different government.</p> <p>Explain the revenue allocation</p> <p>Explain present and past revenue</p> <p>Explain the Federal principles.</p>	<p>CBN Publications showing the different sources of government revenues and the three tiers of government jurisdictions.</p>	<p>To acquaint the students to how government projects are being financed i.e. know the sources of revenue</p> <p>To identify the sources of the federal and state government’s revenue and they are harmonised based on revenue allocation principles and formula</p> <p>Let them know the components of the federal accounts and the organs responsible for its administration</p>	<p>Lead the students to demonstrate:</p> <p>Composition of budget</p> <p>Sources of government revenues</p> <p>Components of Federation accounts and how revenue allocation formula is done</p> <p>Give assignment to test them in this regard</p>	<p>Federal governments publications</p> <p>Revenue mobilisation and fiscal commission bulletin</p> <p>CBN publications, financial journals and magazines</p> <p>Internet</p>
General Objective 5: Know government expenditures						

6 & 7	<p>5.1 Explain government expenditures.</p> <p>5.2 Describe local Government expenditure and votes. 5.3 Describe state Government expenditures.</p> <p>5.4 Explain the Federal Government expenditures.</p> <p>5.5 Explain the patterns of government expenditures.</p> <p>5.6 Explain main items and types of government expenditures.</p> <p>5.7 Explain the classification of government expenditures viz: administration, economic services, social and community services and transfers.</p> <p>5.8 State the determinants of government expenditures.</p> <p>5.9 Examine the effects of government expenditures in Nigeria.</p>	<ol style="list-style-type: none"> 1. Identify the different forms of government expenditure. 2. Describe the patterns of government expenditures. 3. Identify the trends in government expenditures. 4. Make a list of the different types of government expenditure and instruct the student to group them into various classes. 5. Identify the determinants of government expenditures. 6. State the effects of government expenditures around him. 	<p>CBN publications showing the different forms of government expenditure.</p> <p>Overhead projector.</p>	<p>To expose the students to the forms and patterns of government expenditures, its administration and classifications</p> <p>Let the students be aware that the huge revenue collected is being spent on providing services for both the people viz administration, economic social and community as well as transfers</p> <p>Let them be aware of the effects of government expenditures on economic development of Nigeria</p>	<p>Lead the student to: Give examples of items of government expenditures</p> <p>Identify the different forms and patterns of government expenditures</p> <p>Describe the reasons for government expenditures and what determines such huge expenditures and the effects on the general populace of the country</p>	<p>CBN publications</p> <p>Government bulletins, financial journals and magazines</p> <p>Overhead projectors, PCs</p> <p>Internet</p>
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	General Objective 6: Understand public debt concepts, problems and debt management strategies
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8 - 9	<p>6.1 Define public debt. 1. Define public debts.</p> <p>6.2 Explain the difference between 2. public debt and deficit or budget deficit. 3. Identify the</p> <p>6.3 Explain the nature of public debt viz internal and external public 4. debts. external public debt on the Nigerian</p> <p>6.4 Examine the structure of public debt. 5. Describe the various debt</p> <p>6.5 Identify the causes of public debt, growth and the present debt and crisis in Nigeria. shortcomings.</p> <p>6.6 Explain the effects of internal public debt on the economy.</p> <p>6.7 Explain the effects of external public debt on the economy.</p> <p>6.8 Explain the concept of debt burden.</p> <p>6.9 Explain the various debt management strategies.</p>	<p>Distinguish between internally held and externally held debt.</p> <p>possible causes of public debts. Identify the effects of internal and economy.</p> <p>management strategies ITS highlighting their advantages</p>	<p>CBN publications showing the compositions, types, structure and growth of public debts.</p> <p>Overhead projector.</p>	<p>To expose the students to the concept of public debt management</p> <p>To let them know the reasons for incurring public debts internally and externally, its components, its classifications and the management of same</p> <p>Let them know the consequences of high public debt profile on the individual corporate and governments of Nigeria</p> <p>List to them the inherent advantages and disadvantages of public debt to our national economic growth</p>	<p>Lead the student to demonstrate what the public debt concept concerns</p> <p>List the items that comprises of the internal and external debts and tell the possible effects of the debt</p> <p>Describe the debt management strategies employed by the government over the years and their efficacies</p> <p>List the advantages and disadvantages to our national economic growth</p> <p>Instruct them to work in a group</p>	<p>CBN publications from their Debt Management Office</p> <p>Financial papers and magazines</p> <p>CIBN publications and NDIC booklet</p> <p>Projectors</p> <p>Word processor</p>
General Objective 7: Understand the concept of fiscal policy and its applications						

10	<p>7.1 Explain the meaning of fiscal policy.</p> <p>7.2 Describe the objectives of fiscal policy.</p> <p>7.3 Explain the instruments of fiscal policy.</p> <p>7.4 Explain how fiscal policy instruments of government expenditure and taxation work to</p>	<ol style="list-style-type: none"> 1. Define fiscal policy. 2. Explain the objectives of fiscal policy. 3. Identify the instruments of fiscal policy – viz: government expenditure and taxation. 4. Demonstrate with the aid of diagram how fiscal policy instruments of government expenditure and taxation 	<p>CBN publications showing some items of fiscal policy measures.</p> <p>Mathematical analysis of the</p>	<p>To expose the students to the concept of public debt management</p> <p>To let them know the reasons for incurring public debts internally and externally, its components, its classifications and the management of same</p>	<p>Lead the student to demonstrate the public debt concept</p> <p>List the items that comprises of the internal and external debts and tell the possible effects of the</p>	<p>CBN publications from their Debt Management Office</p> <p>Financial papers and magazines</p> <p>CIBN publications and</p>
	<p>achieve the economic objectives specified above.</p> <p>7.5 Explain the effectiveness of fiscal policy theoretically and practically in the Nigerian context.</p>	<p>work to achieve macro-economic objectives.</p>	<p>effect of changes in government expenditure and taxation on national income.</p> <p>Graphical demonstration of the effects of changes in government expenditure and taxation on the national income, output and employment.</p>	<p>Let them know the consequences of high public debt profile on the individual corporate and governments of Nigeria</p> <p>List to them the inherent advantages and disadvantages of public debt to our national economic growth</p>	<p>debt</p> <p>Describe the debt management strategies employed by the government over the years and their efficacies</p> <p>Describe their advantages and disadvantages to our national economic growth</p> <p>Instruct them to work in a group</p>	<p>NDIC booklet</p> <p>Projectors</p> <p>Internet</p> <p>Word processors</p>
General Objective 8: Understand planning and development plans in Nigeria						

11 - 12	<p>8.1 Explain the meaning of development Plans.</p> <p>8.2 Explain the three categories of planning-planning in market economy, planning in command economy and planning in mixed economy.</p> <p>8.3 Trace the origin of National Development Plans in Nigeria.</p> <p>8.4 State the advantages of Development Plans.</p> <p>8.5 Identify the various sources of finance for development plans.</p> <p>8.6 Explain the problems of development plans implementation in Nigeria.</p> <p>8.7 Distinguish between</p>	<ol style="list-style-type: none"> 1. Explain the meaning of Development Plans and the different categories of planning. 2. Identify the advantages of development plans. 3. Identify the various sources of finance for Development plans. 4. Identify the problems associated with development plans implementation. 5. Explain the difference between Development plans and Rolling plans. 	<p>CBN publications containing some aspects of the National Development plans.</p> <p>Illustrative examples of the National Development plans: First National Development plan – 1962-</p>	<p>To expose the students to understand what development plans are, the objectives and their classifications</p> <p>To let them have a background information on development plans and identify the sources of finance for it</p> <p>Let them know how its being implemented and the usual problems associated with it</p> <p>Give a practical illustration of the advantages and disadvantages of development plans policy</p>	<p>Students to:</p> <p>Explain the concept of development plans and identify the categories</p> <p>Instruct them to know the objectives of DPs and how they are financed by the government</p> <p>List the advantages and disadvantages, the problems associated with its implementation and explain to them the difference between</p>	<p>CBN and Federal Office of Statistics bulletins</p> <p>Diagrams and charts</p> <p>Copies of National Development Plans 1962-68, 1970-74, 1975-80, 1981-85, 1987 or copy from the relevant textbooks</p> <p>Internet research</p>
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	Development Plans and Rolling 8.8 plans.		1968 Second National Development plan – 1970-1974. Third National Development plan – 1975-1980. Fourth National Development plan – 1981-1985. Fifth National Development plan – 1987.		development plans and rolling plans	
General Objective 9: Understand deficit financing						

12 – 13	<p>9.1 Explain the meaning and justification for deficit financing.</p> <p>9.2 Review analytically, Nigerian deficit financing experience.</p> <p>9.3 Analyse the magnitudes of deficit financing in Nigeria.</p> <p>9.4 Explain the methods of financing budget deficit and their implications for the economy.</p>	<ol style="list-style-type: none"> 1. Explain the meaning and justification for deficit financing. 2. Lead the student to discover the implications of deficit financing in Nigeria. 3. Provide student with materials that will assist them to discover the magnitude and patterns of deficit financing over the years. 4. Analyse the methods of financing deficit and their implications for the Nigeria economy. 	<p>Overhead projector or chart showing the magnitude and pattern of deficit financing as well as the different methods of financing them.</p>	<p>Exposing the students to the concept of deficit financing in Nigeria and review the effects on the government expenditures</p> <p>To expose them to the methods and classifications of the concept as well as the implications of same on the Nigerian economy</p>	<p>Explain what deficit financing means, its justification and implications on the economy</p> <p>List out the materials needed to trace the trends and magnitude of deficit financing</p> <p>Students to assess the methods and instruments of deficit financing in Nigeria and the effects to date</p>	<p>Overhead projector</p> <p>Relevant textbooks</p> <p>CBN and FOS (Federal Office of Statistics) bulletin</p> <p>Financial and business papers discussing about deficit financing.</p> <p>Internet research</p>
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General Objective 10: Understand national income, analysis, measurement and dete

13	<p>10.1 Define national income.</p> <p>10.2 Explain the different approaches to measuring national income viz the product approach, the income approach and the expenditure approach.</p> <p>10.3 State the problems involved in measuring national income generally and in Nigeria in particular.</p> <p>10.4 Explain the different concepts involved in national income analysis viz GNP, GDP, NI at factor price, Real National Income, etc.</p>	<p>1. Lead the student to understand the meaning of national Income.</p> <p>2. Describe the various approaches to measuring national Income.</p> <p>3. Describe the problems involved in national income measurement.</p>		<p>To let the students know the meaning of national income, the different approaches to measure it and the problems usually associated to its measurement</p> <p>Expose them to the concepts of National Income analysis such as GNP, GDP, NI at factor price, Real National Income etc. and their implications on the economy</p>	<p>Student to demonstrate an understanding of National Income</p> <p>List the various components of National Income and the approaches to measuring national income</p> <p>Describe the problems associated with the measurement of national income and its effects on the Nigerian economy</p> <p>Group feedback</p>	<p>CBN and FOS publications, financial papers</p> <p>Diagrams/charts</p> <p>Overhead projector</p> <p>Internet</p>
General Objective 11: Understand equilibrium income determination						

14	<p>11.1 Explain the concept of equilibrium national income.</p> <p>11.2 Explain the equilibrium income determination under a simple 2sector economy model.</p> <p>11.3 Explain the equilibrium income determination under 2 sector economy model using the Investment – Savings approach.</p> <p>11.4 Explain the equilibrium income determination under a 3-sector economy model. Also use the</p>	<p>1. Describe the concept of equilibrium income using algebraically and graphical.</p> <p>2. Demonstrate algebraically and graphically equilibrium income determination under 2 – sector, and 3 sector – economy models.</p>	Overhead projector showing algebraic and graphical presentation of equilibrium NI.	<p>To expose the students to the concept of equilibrium national income</p> <p>Tell them the approaches to determine equilibrium national income using different models and the effects of such models on the economy</p> <p>Let them understand what</p>	<p>Students to demonstrate an understanding of the concept of equilibrium national income</p> <p>Describe the various approaches to determine it using 2sector economy model through simple, investment – savings</p>	<p>Overhead projector showing algebraic and graphical presentation of equilibrium NI</p> <p>Diagrams/charts</p> <p>Relevant textbooks</p> <p>CBN bulletin</p>
	<p>11.5 investment- savings approach. Explain the equilibrium income determination under 3-sector economy with the introduction of</p> <p>11.6 Tax. Explain the concept of multiplier.</p>	<p>3. Show the effect of the introduction of tax into the model of income determination on the equilibrium national income.</p> <p>4. Explain the relationship between the multiplier and the magnitude of the national income.</p>		<p>multiplier effect means and its implications on the national economy</p>	<p>and Introduction of Tax models</p> <p>Exhibit the multiplier effect of these models</p>	

ASSESSMENT CRITERIA

Coursework 30%	Course test %	Practical 30%	Other (Examination/project/portfolio) 40%
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PROGRAMME: HIGHER NATIONAL DIPLOMA IN BANKING & FINANCE	Code: BFN 413	Credit Hours: 45 hours
Course: Business Research Methods	Pre-requisite:	Theoretical: 2 hours/week - 67%
Semester: 3		Practical: 1 hours/week - 33%

Goal: To enable the student gain an in depth understanding of the theoretical and practical framework of research.

GENERAL OBJECTIVES:

On completion of this course, the student should be able to:

- 1.0 Know the format/style of an acceptable research.
- 2.0 Understand the nature and function of research.
- 3.0 Know the historical and case study approaches to research.
- 4.0 Understand the general characteristics of the descriptive approaches to research.
- 5.0 Know the experimental approaches to research.
- 6.0 Know sources of information.

PROGRAMME: HIGHER NATIONAL DIPLOMA IN BANKING & FINANCE	Code: BFN 413	Credit Hours: 45 hours
Course: Business Research Methods	Pre-requisite:	Theoretical: 2 hours/week - 67%
Semester: 3		Practical: 1 hours/week - 33%

<u>Theoretical Content</u>			<u>Practical Content</u>			
Week	General Objective 1: Know the format/style of an acceptable research.					
	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
1 - 2	1.1 Define research. 1.2 Describe the format of an acceptable research work. 1.3 Prepare a working reference bibliography. 1.4 Explain the outline of a research paper. 1.5 Describe the methods of data collection.	1. Lead the student to understand the significance of research.	Publications and Data collection materials.	Define research and describe the format of an acceptable research work Explain the outline for a research paper Describe the methods of data collection and prepare a working reference bibliography	Lead the students to produce research format and bibliography	Textbooks Journals Internet Computers Video clips
General Objective: 2.0: Understand the nature and functions of research.						
3 - 4	2.1 Explain the value of research. 2.2 Describe the scientific approaches	1. Lead the student to understand the need for research.	Copies of research	Explain the evolution and value of research and its application to	Assign the students in groups to different	Computers

	<p>to research.</p> <p>2.3 Explain the application of research to knowledge.</p> <p>2.4 Explain the evolution of research.</p> <p>2.5 Describe research in the behavioural sciences.</p>	<p>2. Instruct the student to explain what is called historical records.</p>	<p>publications and their recommendations.</p>	<p>knowledge</p> <p>Explain the various scientific approaches to research in the behavioural science</p> <p>Examine the role and benefits of research to knowledge</p>	<p>research projects</p> <p>Let them produce and design such projects for class discussion</p>	<p>Calculators</p> <p>Sample research works and results</p>
General Objective: 3.0: Know the historical and case study approaches to research.						
4 - 7	<p>3.1 State the characteristics of historical research. identify sources</p> <p>3.2 Explain the procedures of historical</p> <p>3.3 Identify the advantages and limitations of historical approach to research.</p> <p>3.4 Explain the traditional case study approach.</p> <p>3.5 Identify the specific steps in both approaches.</p> <p>3.6 State the advantages and disadvantages of the traditional case study approach.</p>	<p>1. Lead the student to of research data. research.</p>	<p>Overhead projector</p>	<p>Explain the characteristics of historical research and case study</p> <p>Identify the advantages and limitations of historical research and case study</p> <p>Appraise the steps in both approaches</p>	<p>Lead the students to write research reports based on the historical approach and the case study</p>	<p>Textbooks</p> <p>Computers</p> <p>Journals</p> <p>Internet</p>
General Objective: 4.0: Know sources of research information.						

8 - 9	<p>4.1 State the basic types of research materials.</p> <p>4.2 Explain the sources providing overview information.</p> <p>4.3 List sources of original research.</p> <p>4.4 Identify sources of special information.</p> <p>4.5 State sources of government publications.</p>	<p>1. Identify the source of information on the general performance of banks. 2. Give examples of sources of publications of financial reports.</p> <p>3. Identify other information sources, CBN publications, NDIC, Annual Report of Banks, NDIC publication and other financial publications.</p>	<p>Various publications by CBN, NDIC, SEC etc.</p>	<p>Explain the types of research materials</p> <p>Examine the sources of information</p> <p>List sources of original information</p> <p>Identify sources of special information</p> <p>Itemise sources of government information</p>	<p>Lead the students to visit places where information are collected and group them into the various sources</p>	<p>Government publications</p> <p>CBN publications</p> <p>Journals</p> <p>Financial reports</p> <p>Textbooks</p>
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General Objective: 5.0: Know the nature and functions of statistics in research.						
9 - 10	<p>5.1 Define statistics.</p> <p>5.2 State the need for statistical analysis.</p> <p>5.3 Describe set of observations.</p> <p>5.4 Explain the nature of data.</p> <p>5.5 Explain uses of frequency distribution in research. 5.6 Explain measures of location and measures of variability in research. 5.7 Explain measures of association. 5.8 Explain the necessity for testing hypotheses. 5.9 Outline the general steps in statistical problem solving.</p> <p>5.10 State possible errors of statistical decisions.</p>	<p>1. Lead the student to appreciate the relevance of applied statistics.</p> <p>2. Instruct the student to mention any research topic and its related hypothesis.</p>	<p>Frequency distribution chart.</p> <p>Statistical Tables etc.</p>	<p>Explain statistics as a discipline and its relevance in research</p> <p>Explain statistical terms, observations, data frequency, distribution, measures of location, variability and association</p> <p>Explain the relevance of testing hypotheses and outline the steps in solving statistical problems and areas of possible errors in statistical decisions</p>	<p>Brief students on methods of data collection</p> <p>Group the students and assign them to collect data and analyse</p> <p>Present results to class for discussion</p>	<p>Statistical tables</p> <p>Computers and charts</p>

General Objective: 6.0: Know the basic tools used in data collection.						
13 - 15	<p>6.1 Explain planning problems and problems in obtaining accurate and useful data.</p> <p>6.2 Identify sources basic tools (Questionnaire, Interviews, observations) and techniques for data collection.</p> <p>6.3 Describe other techniques – structure analysis, projective techniques etc.</p> <p>6.4 Explain how to handle and display, quotations, footnotes, references, bibliography, list of tables, figures etc.</p> <p>6.5 Write a short paper giving the structure of a seminar papers, reports etc.</p>	<ol style="list-style-type: none"> 1. Instruct the student to mention the source of stock exchange quotations and price of shares. 2. Demonstrate on the board how to prepare table of contents. 3. Demonstrate to the student how to write reports, seminar papers and projects. 4. Instruct the student to write short seminar papers etc. 5. Instruct the student to write few chapters of a prototype research/project. 	Graphic Charts and Tables.	<p>Explain the planning problems in obtaining accurate and useful data</p> <p>Identify sources of basic tools and techniques for data collection</p> <p>Describe other techniques of data collection</p> <p>Explain the methods of handling and documenting quotation references bibliography</p> <p>Write a short term paper</p>	Lead the students to write a short research report applying all the necessary procedure	<p>Textbooks</p> <p>Samples of research report</p> <p>Internet</p> <p>Computers</p>

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ASSESSMENT CRITERIA

Coursework 50%	Course test %	Practical 50%	Other (Examination/project/portfolio) %

PROGRAMME: HIGHER NATIONAL DIPLOMA IN BANKING AND FINANCE	Code: HBF 414	Credit Hours: 30 hours
Course: Seminar in Banking and Finance	Pre-requisite:	Theoretical: 0 hours/week - 0%
Semester: 3		Practical: 2 hours/week - 100%

Goal: To expose the student to the principles and practice of preparation and presentation of researched seminar papers on issues in Banking and Financial institutions.

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GENERAL OBJECTIVES:

On completion of this course, the student should be able to:

- 1.0 Understand the basic principles and practices of research writing.
- 2.0 Understand technological demands for innovative banking and professional practices.
- 3.0 Understand bankers' social responsibilities and how to respond within the rules of ethics and business efficiency.
- 4.0 Understand peculiar problems of banking and financial institutions' operations.
- 5.0 Understand the critical lending problems in Nigeria.
- 6.0 Preparation and Presentation of Seminar Papers.

PROGRAMME: HIGHER NATIONAL DIPLOMA IN BANKING & FINANCE	Code: HBF 414	Credit Hours: 30 hours
Course: Seminar in Banking and Finance	Pre-requisite:	Theoretical: 0 hours/week - 0%
Semester: 3		Practical: 2 hours/week - 100%

<u>Theoretical Content</u>			<u>Practical Content</u>			
Week	General Objective 1: Understand the basic principles and practices of research writing					
	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
1 - 2	1.1 Explain the basic principles and practices of research writing. 1.2 Explain the significance of a research paper. 1.3 Describe processes and methods of sourcing data. 1.4 Identify the essential features of a research paper e.g. APA, MLA styles of referencing. 1.5 Describe the acceptable ethics of public presentation and audience behaviour.	1. Provide simple but clear definitions. 2. Draw the student's attention to a specimen and format with careful analysis.	Relevant text-books and journals published by CIBN, NDIA, CBN, etc. Charts and Diagrams.	Let them be aware of the ethics and audience behaviour in its presentation as a banker Tell them various methods, features and modern styles of referencing such as APA, MLA etc.	Students to demonstrate an understanding of the principles and practice of research writing, the concept of seminar in banking academic research Able to explain the specimen and format of a standard research paper, its significance in banking & finance research Identify various styles of referencing as well as describe the ethics of public presentation and audience behaviour	Relevant textbooks Journals from CIBN, CBN, NDIC, NSE etc Charts and diagrams

General Objective 2: Understand technological demands for innovative banking and professional practices						
1 - 2	<p>1.6 Explain the basic principles and practices of research writing.</p> <p>1.7 Explain the significance of a research paper.</p> <p>1.8 Describe processes and methods of sourcing data.</p> <p>1.9 Identify the essential features of a research paper e.g. APA, MLA styles of referencing.</p> <p>1.10 Describe the acceptable ethics of public presentation and audience behaviour.</p>	<p>1. Provide simple but clear definitions.</p> <p>2. Draw the student's attention to a specimen and format with careful analysis.</p>	<p>Relevant text-books and journals published by CIBN, NDIA, CBN, etc.</p> <p>Charts and Diagrams.</p>	<p>Let them be aware of the changes in banking and finance profession as regards IT and internet influences</p> <p>To explain to them some innovative tools, uses, benefits and problems arising from their implementation</p>	<p>Understand the global changes in banking & finance as regards technology</p> <p>Understand that product and structural innovativeness is important and constant in banking globally</p> <p>Issue an assignment on products newly developed by banks in Nigeria which are IT supported, e.g. Value card, ATM, On-line-real time etc</p> <p>Explain the benefits to the banking sector and the nation in general</p>	<p>Charts and diagrams</p> <p>Video clips, pictures, cutting pamphlets of banks of new products</p> <p>Financial papers/journals</p> <p>CIBN publication</p> <p>Internet research</p>
General Objective 3: Understand bankers' social responsibilities and how to respond within the rules of ethics and business efficiency						

5 - 6	<p>3.1 Explain bankers' social responsibilities and how to respond effectively with the rules of ethics and business efficiency.</p> <p>3.2 Define social responsibilities and relate same to banking and financial institutions.</p>	<p>1. Instruct student to write an essay on selected social responsibilities.</p> <p>2. Discuss the students' written work</p>	<p>Relevant text-books and journals on finance..</p>	<p>Let them be aware of the specific areas of operation of the concept such as award of scholarships, promoting of sporting activities, provision of secretarial</p>	<p>understanding of what social responsibility means and how bankers attend to it</p> <p>Explain the legal and social implications of it</p>	<p>Relevant textbooks</p> <p>Corporate/organisations journals like AP, Mobil oils</p>
	<p>3.3 Identify specific areas of social responsibilities affecting banks and financial institutions:</p> <p>(1) Award of scholarships to indigenes,</p> <p>(2) Provision of utilities.</p> <p>(3) Promoting sporting activities.</p> <p>(4) Providing recreational facilities.</p> <p>(5) Erection of public monuments, etc.</p>	<p>with him after grading.</p> <p>3. Ask student to present their written papers in groups.</p>		<p>facilities and erection of public monuments among others</p>	<p>as regards business growth and efficiency in the financial sector</p> <p>Identify specific areas of social responsibilities affecting banks and financial institutions such as award of scholarships, sports, recreational facilities etc</p> <p>Let them write, assignment and discuss the solutions with them</p>	<p>Business Times and financial journals</p> <p>NNPC journal</p> <p>Word processor</p> <p>Internet</p>
<p>General Objective 4: Understand peculiar problems of banking and financial institutions' operations</p>						

7 - 8	<p>4.1 State peculiar problems of banks and financial institutions.</p> <p>4.2 Explain how to maintain customers suggestion box, develop listening ears and be accessible to staff and customers.</p> <p>4.3 Describe how to screen information for necessary attention.</p> <p>4.4 Explain how to develop ready disposition for practical solutions to complaints.</p> <p>4.5 Interview a few bank managers on common kinds of customer complains received and how they were treated.</p>	<p>1. Emphasise the need to give priority to urgent matters with potential grave consequences to the business or one's career drawing examples from contemporary events or incidents</p> <p>2. Demand suitable illustrations of known cases and the solutions.</p>	Financial Journals.	Expose them to some practical solutions and steps usually taken by branch managers in this regard	<p>Understanding of the peculiar problems, nature and methods of solving daily complaints from the customers</p> <p>Issue an assignment to visit banks nearest to them to detail some complaints usually lodged with banks</p> <p>Give examples such as high interest charges, incorrect statements, bad service delivery etc</p> <p>Demonstrate suitable solutions of known cases and the solutions</p>	<p>Financial journals, papers banks journals</p> <p>CNB publications</p> <p>Relevant textbooks</p> <p>Word processor</p> <p>Internet</p>
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General Objective 5: Understand the critical lending problems in Nigeria

9 - 10	<p>5.1 State the nature of critical lending problems 1. confronting financial institutions and how to handle them. 2. Give written assignments. 5.2 lending problems in</p> <p>Nigeria: inadequate security cover, loan abandonment, loan diversion, fictitious loan account, etc.</p> <p>5.3 Explain the effects of inadequacy of security cover due to:</p> <ul style="list-style-type: none"> - initial shortfall, - diminution of security value, - unperfected security, and proffer solution. <p>5.4 Similarly treat the other listed problems.</p>	<p>Clearly describe each stated problem.</p> <p>Explain major critical</p>	<p>Financial reports, law suits extract and cases.</p>	<p>Tell the usual problems associated with it ranging from inadequate loan, loan diversion, fictitious loan account and perfection of securities and inadequate value of securities</p> <p>Proffer suggested practical solutions as being practiced in the industry</p>	<p>Define bank lending and principles or canons of lending</p> <p>The nature/scope of lending in Nigeria must be discussed</p> <p>Give case studies that are bank lending related</p>	<p>Financial and business journals</p> <p>Law cases</p> <p>Relevant textbooks</p> <p>Internet</p>
General Objective 6: Preparation and Presentation of Seminar Papers.						
11 - 15		<p>Student should be given opportunity to put into practice the skill learnt on the preparation and presentation of standard seminar paper.</p> <p>Assign specific finance related seminar topic to the student to prepare and present to the class in turns during the 11th - 15th week</p> <p>Recommended length of student's seminar paper on A4 types pages is 15-20.</p> <p>The total score on the student's written assignments and class quiz shall constitute his continuous assessment for the semester.</p>	<p>Research papers.</p> <p>Journal publications.</p> <p>Financial papers.</p> <p>CBN Annual Reports.</p> <p>NDIC Annual reports and quarterly papers.</p>	<p>To let them know that research paper writing and presentation is part of the requirements for a professional banker</p>	<p>Select banking and finance related topics to students in groups and ask them to put into practice the skill acquired on the preparation and presentation of standard seminar paper</p> <p>The presentation must be done within 11th to 15th week</p> <p>The recommended length of 15 – 20 pages on A4 paper</p>	<p>Academic research papers</p> <p>Financial & business papers</p> <p>CBN & NDIC publications</p> <p>Textbooks etc</p> <p>Internet</p> <p>Word processor</p>

		<p>The Suggested grading format of the semester seminar paper of the student shall make provision for:-</p>			<p>The continuous assignment includes</p>	
		<ol style="list-style-type: none"> (1) Format - 5 (2) Referencing - 5 (3) Grammar - 5 (4) Charts - 5 (5) Logic - 5 (6) Poise - 5 (7) Diction - 5 (8) Appearance - 5 (9) Content - 30 (10) Total = <u>70 marks.</u> <p><u>Note:</u> The seminar paper is graded over 70 marks and continuous Assessment graded upon 30 marks.</p>			<p>the class quizzes which make up 30% and the research paper constitutes 70%.</p> <p>The suggested grading format may be highlighted to them so as to prepare them for final presentation</p>	

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ASSESSMENT CRITERIA			
Coursework 50%	Course test %	Practical 50%	Other (Examination/project/portfolio) %

PROGRAMME: HIGHER NATIONAL DIPLOMA IN BANKING AND FINANCE	Code: HBF 415	Credit Hours: 45 hours
Course: Practice of Banking 3	Pre-requisite: HBF 325	Theoretical: 2 hours/week - 67 %
Semester: 3		Practical: 1 hours/week - 33%

Goal: To expose the student to different types of securities available to the lending bankers and the procedure for accepting, perfecting and realizing them.

GENERAL OBJECTIVES:

On completion of this course, the student should be able to:

- 1.0 Know the various types of securities available to lending bankers.**
- 2.0 Understand the procedures for acceptance of securities.**
- 3.0 Know how securities are discharged/released by banks.**
- 4.0 Understand the principles of lending or canons of lending.**
- 5.0 Understand practical bank lending and the various conflicting objectives.**

PROGRAMME: HIGHER NATIONAL DIPLOMA IN BANKING & FINANCE	Code: HBF 415	Credit Hours: 45 hours
Course: Practice of Banking 3	Pre-requisite: HBF 325	Theoretical: 2 hours/week - 67%
Semester: 3		Practical: 1 hours/week - 33%

<u>Theoretical Content</u>			<u>Practical Content</u>			
Week	General Objective 1: Know the various types of securities available to lending bankers					
	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources

1 - 3	<p>1.1 Define security.</p> <p>1.2 Explain the significance of taking security in bank lending and the qualities of a good security.</p> <p>1.3 Explain the various securities usually accepted by banks such as Land, Stock and Shares Insurance policies, debentures, cash/deposits, guarantee and indemnities etc.</p>	<p>1. Provide adequate/generally acceptable definition of security and its significance in bank lending.</p> <p>2. Explain how and when to take security, its documentation with the current statutory requirements e.g. what to ask customer..</p> <p>3. Engage the student to know and explain the various types of securities available in Nigeria for bank lending.</p>	Overhead projector	<p>Define security</p> <p>Explain the qualities and significance of security in bank lending</p> <p>Explain the securities accepted by banks for lending</p>	The teacher should guide the students to collect, study and appraise samples of security documents	<p>Specimen of security documents</p> <p>Text books</p> <p>Banks documents</p> <p>Journals</p> <p>Government Publications</p> <p>Internet</p>
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	General Objective 2:0 Understand the procedures for acceptance of securities
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4 - 6	<p>2.1 Explain how to establish suitability of securities for bank lending.</p> <p>2.2 Explain how securities are valued to ensure adequate margin of safety for a lending banker.</p> <p>2.3 Explain the procedure for charging securities to the bank e.g. Legal and Equitable mortgage etc.</p> <p>2.4 State the basic procedures for perfecting securities by banks.</p>	<p>1. Provide the student with adequate illustration of securities e.g. landed property in a good location, stock and shares and qualities for their acceptability as well as the impact of hand use Act 1978.</p> <p>2. Explain why valuation is important in securities and state the standard procedure for charging securities. 3. Instruct the student on how to understand security enforcement after perfecting them.</p>	<p>Samples of security documents: C of O, Stock & Shares Certificates Insurance Policies debentures etc.</p>	<p>Identify steps for establishing suitable securities for bank lending</p> <p>Explain the procedure for valuing securities and charging them to banks</p> <p>State the basic procedures for perfecting securities by banks</p>	<p>Lead the students to collect bank securities and assist them in analysing the documents</p>	<p>Security documents</p> <p>Journal</p> <p>Text books</p> <p>Computers</p> <p>Internet</p>
General Objective 3: Know how securities are discharged/released by banks						

7 - 8	<p>3.1 Define the term discharge/release.</p> <p>3.2 State the procedures for discharging securities on full repayment of a bank facility.</p> <p>3.3 Explain the basic procedures for the realization of securities on default.</p>	<p>1. Provide enough explanation to student on the term discharge otherwise called the release of securities.</p> <p>2. Instruct the student to understand the general procedure employed by banks in discharging as well as realizing securities in case of default. Again, state the merits and demerits of legal and equitable mortgages etc.</p>	Overhead projector	<p>Identify steps for establishing suitable securities for bank lending</p> <p>Explain the procedure for valuing securities and charging them to banks</p> <p>State the basic procedures for perfecting securities by banks</p>	<p>Lead the students to collect bank securities and assist them in analysing the documents</p>	<p>Security documents</p> <p>Journal</p> <p>Text books</p> <p>Computer</p> <p>Internet</p>
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General Objective 4: Understand the principles of lending or canons of lending						

9 -11	<p>4.1 Define principles of good lending in relation to lending in Nigeria.</p> <p>4.2 Analyse lending in a developing economy like Nigeria in relation to giving priorities to some of the principles mentioned above.</p> <p>4.3 Identify others issues to be considered in a lending proposition e.g. the credit portfolio of the bank, legal constraints etc.</p>	<p>1. Lead the student to know the principles or canons of good lending e.g. Capital, Character, etc (5c's)</p> <p>2. Explain to the student the factors to consider in lending under a developing economy like Nigeria and some of the methods employed by banks to hedge out risks identified in the economy. For instance, the state of the economy, poor infrastructural facilities, legal constraints etc.</p>	Overhead projector	<p>Explain the principles of lending</p> <p>Analyse lending in Nigeria</p> <p>Identify other issues to be considered in a lending proposition</p>	<p>Lead the students to appraise lending proposals and write reports</p>	<p>Journals</p> <p>Text books</p> <p>Computer</p> <p>Word processor</p>
General Objective 5: Understand practical bank lending and the various conflicting objectives						

12 - 15	<p>5.1 Explain how bank lending is done in the face of major conflicting bank objectives of profitability, liquidity, stability and development.</p> <p>5.2 Explain how to harmonise and balance the three major objectives indicated above (5.1) within the regulatory controls of the industry.</p>	<p>1. List and explain some principal objectives which a lending banker will face when lending as well as how to harmonise these objectives within the bank's regulatory and environmental controls e.g. the level of competitions, implementation of BOFID, 1991 etc.</p>	Overhead projector	<p>Explain how bank lending is done in the face of major conflicting bank objectives</p> <p>Explain how to harmonise and balance the three conflicting objectives</p>	<p>Lead the students to construct mock lending proposals with conflicts and assist them to resolve the conflicts</p> <p>Case study</p>	<p>Journals</p> <p>Text books</p> <p>Computer/ word processor</p> <p>Specimen lending documents</p>

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ASSESSMENT CRITERIA			
<p>Coursework 25%</p>	<p>Course test %</p>	<p>Practical 25%</p>	<p>Other (Examination/project/portfolio) 50%</p>

PROGRAMME: HIGHER NATIONAL DIPLOMA IN BANKING AND FINANCE	Code: HBF 416	Credit Hours: 60 hours
Course: Management of Information System	Pre-requisite:	Theoretical: 1 hours/week 25%
Semester: 3		Practical: 3 hours/week - 75%

Goal: To acquaint student with the importance of information and its use to the operation and application of computers.

GENERAL OBJECTIVES:

On the completion of this course, the student should be able to:

- 1.0 Understand the uses of information in management decisions.
- 2.0 Understand management information system (MIS)
- 3.0 Understand components of Management Information System..
- 4.0 Understand system analysis and design.
- 5.0 Understand general information services.

PROGRAMME: HIGHER NATIONAL DIPLOMA IN BANKING & FINANCE	Code: HBF 416	Credit Hours: 60 hours
Course: Management of Information System	Pre-requisite:	Theoretical: 1 hours/week - 25%
Semester: 3		Practical: 3 hours/week - 75%

Theoretical Content

Practical Content

General Objective 1: Understand the uses of information in management decisions						
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
1-2	1.1 Explain the meaning of information. 1.2 Explain the features of good information. 1.3 Explain the types of information needed in management decision making. 1.4 Explain various sources of information. 1.5 Explain the relevance of information in decision making process.	1. Differentiate between data and information and give examples of each. 2. State some management decisions by their school authorities and how they affect them.		Design different types of systems with all their component units	Give the student assignments in different types of system under close supervision	Graph book. Computer
General Objective 2: Understand management information system (MIS)						
2-4	2.1 Define MIS 2.2 Describe management functions. 2.3 Explain levels of management. 2.4 List features of a good MIS. 2.5 Explain the main problems of MIS. 2.6 Define system. 2.7 Describe different types of system.	1. List management functions and levels. 2. Give examples of different types of systems.		Investigate the information needs at different levels of management in a typical business organisation.	Guide the students in executing a case study on the information needs of management in a live organisation.	Stationery. Visitation to target organisation. Internet
General Objective 3: Understand components of Management Information System						

5-6	3.1 Explain Transaction Processing System (TPS) 3.2 Explain Information Reporting System (IRS) 3.3 Explain Decision Support System (DSS) 3.4 Explain Office Automation System (OAS) 3.5 Explain Artificial Intelligence (AI)	1. State: (i) Types of transactions. (ii) Properties of DSS (iii) Advantages and disadvantages (of any) of OAS. (iv) Areas where AI has been developed.		Carry out activities involved in transaction operations.	Supervise the students' activities.	Computer stationery.
General Objective 4: Understand system analysis and design						
10-11	5.1 Explain fact finding methods. 5.2 Explain system requirement specification. 5.3 Describe output, file and procedure design. 5.4 Explain features of form design. 5.5 List the contents of system specification.	1. State the advantages and disadvantages of data collection methods. 2. Analyse a given system to identify the system's requirements.		Carry out assignment on information system and how to design one for an office. Analyse the phases of the development cycle of an MIS. Execute a case study on MIS.	Guide the students through the assignment Explain with examples the phases of the development cycle of an MIS. Give the students practical assignment on an MIS	Practical manuals. Stationery. Cases from the internet. Appropriate film.
General Objective 5: Understand general information services						
12-14	6.1 Explain the place of computer in the society. 6.2 Analyse man and the use of computer. 6.3 Explain word processing and other services with computer.	1. List different areas of computer application in the society e.g. research, education, etc., and also instruct students to write a paper on any of them.	Computer System. Word Processing Packages for practical.	Develop an MIS for an office or small firm. Attempt several cases studies and assignments on MIS.	Guide the students in executing the project. Identify suitable cases which will enable the student to obtain more understanding and experience in handling MIS.	Cases from the internet. Cases from the internet.

ASSESSMENT CRITERIA

Coursework 25%	Course test %	Practical 75%	Other (Examination/project/portfolio) %
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PROGRAMME: HND Banking & Finance	Code: OTM 412	Credit Hours: 4hours
Course: Business Communication II	Pre-requisite: Business Communication I	Theoretical: 2 hours/week - 50%
Semester: 3		Practical: 2 hours/week - 50%

Course main Aim/Goal: This course is intended to further improve the student's level of proficiency and competence in language use, consolidate his understanding of the principles and practice of written communication, and mastery of skills in use of English Language in the various professions.

General Objectives:

- 1.0 Know how to construct good sentences.
- 2.0 Know how to reason applying the basic principle of logic.
- 3.0 Know how to write different types of essay.
- 4.0 Appreciate literature in English (Poetry).
- 5.0 Understand the principles and practice of written communication.

6.0 Comprehend more difficult reading materials.

7.0 Know the procedure for writing project reports.

<u>Theoretical Content</u>			<u>Practical Content</u>			
Week	General Objective 1.0: Know how to construct good sentences.					
	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
1	1.1 List the different types of sentences.	Explain and illustrate the different types of sentences.	Relevant textbooks in English Grammar.	Construct sentences	Guide and evaluate student's performance.	Relevant textbooks in English Grammar.
	1.2 Note the parts of a sentences.	Explain and illustrate the parts of a sentence.	As in 1.1 above.	Write sentences showing parts.	As in 1.1 above.	As in 1.1 above.
	1.3 Note various tenses.	Explain and illustrate tenses.	As in 1.2 above	List the various tenses.	Assess students' tenses for improvement.	As in 1.2 above
	1.4 Analyse types of concord.	Explain concord using suitable examples..	As in 1.3 Above	Apply the rules of concord in sentence construction.	Assess students' sentences for improvement.	As in 1.3
General Objective 2.0: Know how to reason applying the basic principles of Logic.						
	2.1 Appreciate the concept of logical thinking.	Explain the concept of logical thinking using suitable examples.		Give examples of logical thinking.	Assess the logicity of students' statements.	Relevant textbooks in
	2.2 Appreciate the principles of logic.	Explain the basic principles of logic such form, validity and argument.		Apply the principles of logic to distinguish facts from opinion.	Assess the logicity of students' statements	

	2.3 Note the premise and its role in coming to conclusion.	Explain the premise as a step towards the conclusion.		Apply the premise as a step toward the conclusion.	Guide the students in the application.	English Grammar
	2.4 Note the characteristics of inductive and deductive reasoning.	Differentiate between deductive and inductive reasoning using suitable examples.		Give examples of deductive and inductive reasoning using suitable sentences.	Guide students in their sentences.	Handouts
General Objective 3.0 Know how to write different types of essays.						

	3.1 List the different types of essay.	Explain the different types of essay showing the characteristics of each type.	Examples Handouts	Analyse the characteristics of each type of essay.	Guide and correct their defects in their analysis.	Handouts
	3.2 List the logical orders of presenting different types of essay.	Explain the logical orders of presentation eg. Chronological, spatial, general to – specific, specific-to-general, alternation inductive, deductive, etc.	Model essays from distinguished authors.	Write essays based on the following – expository, augmentative, etc.	Grade students performance using appropriate criteria.	Model essays from distinguished authors.
General Objective 4.0: Appreciate literature in English (Poetry).						
	4.1 List the genres of literature.	Explain the term literature and list the genres of literature.	Textbooks			

4.1 Note the terminologies of poetry.	Explain the terminology of poetry eg rhyme, rhythm, enjambment, etc	Textbooks	a. Analyse given poems, identify the terminologies. b. Answer essay questions on poetry.	Guide their performance.	Handouts Selected literature
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General Objective 5.0: Understand the principles and practice of written communication.

5.1 List the principles of writing a letter.	Explain the principles of letter writing using suitable examples.	Textbooks			
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5.2 List the components of a business letter.	Explain the components of a business letter.	Samples of different types of business correspondence.	Write following types of letter: Application, appointment, appreciation, collation, query, complaint, congratulation, enquiry, follow-up, introduction, invitation, order, sales, transmittal.	Guide the students in writing the business letters.	Example of written letters handouts
5.3 List envelope formats.	List and explain envelope formats eg common format, major parts, return address, postage and mail instructions, notation, address block, zip code..	Examples	Address envelopes using different formats.	Evaluate students production.	Example envelopes

	5.4 List the major part of a memo	Explain major part of a memo eg confidential notation, headings, message, identification line, enclosure notation, copy-distribution notation, postscript and continuation page heading.	Handouts Textbooks	Write a memo indicating major parts.	Guide the students and assess the correctness of their production.	Handouts
General Objective 6.0: comprehend more difficult reading materials.						
	6.1 Read passages of expository and argumentative writing.	Explain the sources of difficulty in expository and argumentative writing/passages.	relevant texts.	a. Differentiate between facts and opinion. b. Answer questions on passages read.	Provide appropriate passages.	Argumentative passages, Expositing passages.
General Objective 7.0: Know the procedure for writing project reports.						
	7.1 List the characteristics of a project report.	Explain the characteristics of a project report, viz part, format, style, etc	Textbooks	Group discussion on characteristics of project report.	Provide materials for group discussion.	Materials and handouts

	7.2 Note the methods of gathering data.	Explain the methods of gathering data from primary and secondary sources.	Textbooks			
	7.3 Note the procedure for writing a project report.	Explain the procedure for writing a project report.	Textbook Handouts	(a) Select a suitable topic for a project report. (b) Write an outline of a project report. (c) Use reference materials for gathering data. (d) Use appropriate citation and documentation styles. (e) Write a project report.	Guide the students in selecting. Assess the quality of production and provide correction.	Example of project reports Handouts

ASSESSMENT CRITERIA

%	Coursework	Course test	Practical	Other (Examination/project/portfolio)
	25	%	25	%
				50

PROGRAMME: HIGHER NATIONAL DIPLOMA IN BANKING AND FINANCE	Code: HBF 421	Credit Hours: 60 hours
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Course: Quantitative Techniques in Management	Pre-requisite:	Theoretical: 2 hours/week - 50%
Semester: 4		Practical: 2 hours/week - 50%

Goal: To enable the student acquire quantitative techniques for management decisions

GENERAL OBJECTIVES:

On completion of this course, the student should be able to:

- 1.0 Understand cost, volume, profit analysis.
- 2.0 Understand the use of models in problems solution.
- 3.0 Understand allocation problems.
- 4.0 Understand Queuing Theory.

- 5.0 Understand Linear Programming.

- 6.0 Understand Inventory Control and Production Model.
- 7.0 Understand Network Analysis.

- 8.0 Understand Decision Tree.

- 9.0 Understand Simulation.

- 10.0 Understand concepts of probability.

PROGRAMME: HIGHER NATIONAL DIPLOMA IN BANKING & FINANCE	Code: HBF 421	Credit Hours: 60 hours
Course: Quantitative Techniques in Management	Pre-requisite:	Theoretical: 2 hours/week - 50%
Semester: 4		Practical: 2 hours/week - 50%

<u>Theoretical Content</u>			<u>Practical Content</u>		
Week	General Objective 1: Understand cost, volume, profit analysis				
	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities

1	<p>1.1 Explain the relationship between cost, volume and profit.</p> <p>1.2 State the different approaches to cost, volume, and profit analysis.</p> <p>1.3 Identify the three main variables affecting profits.</p> <p>1.4 Explain some certain decisionmaking areas in which analysis is worthwhile.</p> <p>1.5 State the limitations of costs, volume, and profit analysis.</p> <p>1.6 Explain marginal costs and marginal profits.</p> <p>1.7 Solve various problems on cost, volume and profit determination.</p>	<p>1. Explain decision making areas and solve some simple problems on cost, volume and profit determination.</p>		<p>Explain the relationship between cost volume</p> <p>Appraise the different approaches to cost volume, profit analysis</p> <p>State the limitations of cost volume and profit analysis</p> <p>Identify the main variables affecting profit</p> <p>Solve problems on cost volume and profit determination</p>	<p>Lead the students to solve practical problems on cost volume and profit analysis using case study and spreadsheets</p>	<p>Computer</p> <p>Company Accounts</p> <p>Journals</p> <p>Text books</p> <p>Spreadsheets</p>
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General Objective 2: Understand the use of models in problems solution						

	<p>2.1 Explain the use of models in problem solutions.</p> <p>2.2 Describe the various types of models – accounting, financial, engineering, scientific, mathematical etc.</p>	<p>1. Give examples of models.</p>	<p>Overhead projector</p> <p>Worked examples</p>	<p>Explain and illustrate the use of models in problem solutions</p> <p>Describe the various types of models used in various disciplines such as accounting, financial, engineering, scientific and mathematical disciplines</p>	<p>Group students to produce different models</p> <p>Discuss the models produced with the class</p>	<p>Sample models and charts</p> <p>Computer packages</p>
General Objective 3: Understand allocation problems						
	<p>3.1 Explain the application of models to transportation problems.</p> <p>3.2 Solve transportation problems.</p> <p>3.3 Explain the application of models to assignment problems.</p> <p>3.4 Solve assignment problems.</p> <p>3.5 Demonstrate the use of computer for solving transportation and assignment problems.</p>	<p>1. Identify the difference between transportation and assignment problems.</p> <p>2. Solve problems using computer.</p>	<p>Computer System.</p> <p>Transportation Model</p> <p>Software</p> <p>Assignment Model</p> <p>Software</p> <p>Printer</p>	<p>Explain the application of models to transport problems</p> <p>Explain the application of models to assignment problems and transport problems</p> <p>Demonstrate use of computers for solving transportation and assignment problems</p>	<p>lead student to develop models and apply computer in solving problems</p>	<p>Computers</p> <p>Text books</p> <p>Internet</p> <p>Journals</p>
General Objective 4: Understand Queuing Theory						

	<p>4.1 Describe queuing theory. 4.2 Explain queuing theory terminologies. 4.3 Explain the general assumptions</p>	<p>1. Give examples of queuing situations. 2. Instruct student to solve some problem on their own. 3. They should also solve the problems</p>	<p>Computer System as in 3.0 and queuing model</p>	<p>Describe queuing theory, its terminologies and the various assumption behind the theory</p>	<p>Demonstrate practical situations of queuing situations</p>	<p>Computer system Transportation models</p>
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	<p>behind the queuing theory. 4.4 Explain waiting lines, arrival/service times, traffic intensify, single channel and multi-channel queuing. 4.5 Solve queue or waiting line problems. 4.6 Demonstrate the use of computer for solving queuing problems.</p>	<p>using the computer.</p>	<p>software.</p>	<p>Explain the terms associated with the theory such as waiting lines, arrival/service times, traffic intensity, single channel and multichannel queuing</p> <p>Demonstrate the use of computers in solving waiting line and other queuing problems</p>	<p>Give examples such as petrol stations, banking etc.</p> <p>Appoint students to attempt solutions</p> <p>Case studies for discussion</p>	<p>Software Assignment models and printers</p>
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General Objective 5: Understand Linear Programming						
	<p>5.1 Define linear programming</p> <p>5.2 State the major requirements of linear programming problems.</p> <p>5.3 Give a general review of problem statements formulation, the objective, function and constraint statement.</p> <p>5.4 Demonstrate the use of graphic method in solving problems; profit maximization and cost minimization. 5.5 Explain simplex method and sensitivity analysis.</p> <p>5.6 Demonstrate the use of computer in solving linear programming problems and performing sensitivity analysis.</p>	<p>1. Give examples of where LP can be applied.</p> <p>Solve an LP problem using both graphical method and the Computer and compare the answers.</p>	<p>Computer System and Linear Programming Package.</p>	<p>Define linear programming and the requirements for linear programming problems</p>	<p>Lead students to develop models and use computers to solve linear programming problems</p> <p>Apply the case study approach</p>	<p>Computers</p> <p>Text books</p> <p>Internet</p>

General Objective 6: Understand Inventory Control and Production Model						
	<p>6.1 Explain the simple inventory 1. Solve problems using the analytical method the basic assumptions underlying them.</p> <p>6.2 State inventory functions.</p> <p>6.3 Explain other alternative models of inventory control.</p> <p>6.4 Explain the basic concepts of EOQ; safety stock, reorder level, inventory costs, inventory control under conditions of uncertainty and joint ordering..</p> <p>6.5 Determine safety stock levels whether or not the out of stock cost is known.</p> <p>6.6 Solve inventory control problems using various inventory models.</p> <p>6.7 Demonstrate the use of computer for solving inventory control problems.</p>	<p>inventory models and give and computer.</p>	<p>Computer System and Inventory Control package.</p>	<p>Explain simple inventory models and give the underlying assumptions</p> <p>Examine inventory functions and explain other alternative models of inventory control</p> <p>Explain the basic concepts of EOQ and determine safety stock levels</p> <p>Apply models to solve inventory problems</p> <p>Demonstrate the use of computers for solving inventory problems</p>	<p>Lead students to form models and use computers to solve real life problems</p>	<p>Computer software packages</p> <p>Text books</p> <p>Journals</p>
General Objective 7: Understand Network Analysis						

	<p>7.1 Explain the concepts of CPM and PERT.</p> <p>7.2 Describe the critical path, slack estimation and scheduling costs.</p> <p>7.3 Explain the concept of Time Earliest.</p> <p>7.4 Draw a simple network analyzing the activities and events.</p> <p>7.5 Tabulate several activities for a project, showing beginning and ending of the activities.</p> <p>7.6 Draw a PERT network for the activities in 7.5.</p> <p>7.7 Explain the concepts of slack time, negative slack, time latest,</p>	<p>1. Instruct student to identify a project, and draw a simple network, showing activities and events.</p> <p>2. They should also solve the problem using project management package.</p>	<p>Computer System and project management package e.g. MS-project.</p>	<p>Explain clearly the concept of CPM, PERT and describe the initial path, slack estimation and scheduling costs and explain the concept of time earliest</p> <p>Draw on illustration of network showing activities and events and explain the concepts of slack time, negative slack, time contest</p> <p>Describe how network problems are solved using computers</p>	<p>Divide the students into groups. Let each group identify simple network projects showing activities and events</p> <p>Let each group discuss and solve network problems</p> <p>Present PERT case studies to the class</p>	<p>Computer packages and systems</p> <p>Network analysis charts and diagrams</p>
	<p>and calculate TE, TL and S for the activities in 7.5.</p> <p>7.8 Demonstrate the use of computer in solving problems on network analysis.</p>					
<p>General Objective 8: Understand Decision Tree</p>						
	<p>8.1 Decision the decision process.</p> <p>8.2 Explain probability terms.</p> <p>8.3 Describe decision trees analysis.</p>	<p>1. Draw the decision tree for a problem.</p>		<p>Explain the decision tree concept</p> <p>Explain the probability concept as applied in decision tree</p> <p>Describe decision tree analysis</p>	<p>Lead the students to develop models and use computers to solve practical problems</p>	<p>Computers</p> <p>Text books</p> <p>Journals</p>
<p>General Objective 9: Understand Simulation</p>						

	<p>9.1 Describe the concepts of simulation.</p> <p>9.2 Explain the Monte Carlo methods etc.</p> <p>9.3 Describe simulation method of solving queuing problems.</p>	<p>1. Solve problems using simulation method of solving queuing problems.</p>		<p>Explain the concept of simulation</p> <p>Explain the Monte Carlo Methods</p> <p>Describe the use of simulation technique in solving queuing problems</p>	<p>Lead students to develop models and use the computer to solve queuing problems</p> <p>The use of case study should be adopted</p>	<p>Computers</p> <p>Models</p>
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<p>General Objective 10: Understand concepts of probability</p>						
	<p>10.1 Explain the concept of probability.</p> <p>10.2 Define subjective and objective probability.</p> <p>10.3 Explain the concepts of fair coin, mutually exclusive events and normalizing distribution.</p> <p>10.4 Give examples of mutually exclusive events.</p> <p>10.5 Illustrate with examples the</p>	<p>1. Solve simple problem on probability.</p>	<p>Relevant text-books.</p>	<p>Explain the concept of probability and define subjective and objective probability</p> <p>Explain the various types of probability</p> <p>Enumerate mutually exclusive events</p>	<p>Lead the students to collect data on the economy and financial sector and solve problems using probability approaches</p>	<p>Text books</p> <p>Computers</p>

	<p>(i) concepts of: collectively (ii) exhaustive events.) statistically independent (ii) events. i) Statistically dependent events. 10.6 Explain the relationship between 10.7 independents and dependences. 10.8 Describe the Bernoulli process. Relate probabilities to economic measures and replacement analysis.</p>			<p>Explain the relationship between dependent events and independent events</p> <p>Describe the Bernoulli process</p> <p>Relate probabilities to economic measures and replacement analysis</p>		
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ASSESSMENT CRITERIA

ASSESSMENT CRITERIA			
<p>Coursework 25%</p>	<p>Course test %</p>	<p>Practical 25%</p>	<p>Other (Examination/project/portfolio) 50%</p>

PROGRAMME: HIGHER NATIONAL DIPLOMA IN BANKING AND FINANCE	Code: HBF 422	Credit Hours: 45 hours
Course: Finance of International Trade	Pre-requisite:	Theoretical: 2 hours/week - 67%
Semester: 4		Practical: 1 hours/week - 33%

Goal: This course is designed to expose the student to the concepts and application of the basic exchange rates, exchange control requirements and regulations affecting import and export trades.

GENERAL OBJECTIVES:

On completion of this course, the student should be able to:

- 1.0 Understand International Trade.
- 2.0 Understand Commercial Terms.

- 3.0 Understand the risks inherent in international trade.
- 4.0 Know foreign exchange markets and the determinants of exchange rates.
- 5.0 Understand the role and methods of international trade.
- 6.0 Understand the role of banks in International Trade and Finance.
- 7.0 Understand other services of banks in international trades.
- 8.0 Understand the regulations of International Trade and Finance.

PROGRAMME: HIGHER NATIONAL DIPLOMA IN BANKING & FINANCE	Code: HBF 422	Credit Hours: 45 hours
Course: Finance of International Trade	Pre-requisite:	Theoretical: 2 hours/week - 67%
Semester: 4		Practical: 1 hours/week - 33%

Theoretical Content

Practical Content

General Objective 1: Understand International Trade						
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
1 - 2	<p>1.1 State the meaning and the history of International trade.</p> <p>1.2 Examine the growth and patterns of International trade.</p> <p>1.3 Examine the economic environment pertaining to trade across boarders.</p>	<p>1. Lead the student to the fundamental theories of division of labour and specialization which gave rise to international trade.</p> <p>2. Analyse the growth and patterns of International trade.</p> <p>3. Lead the student to appraise the economic environment pertaining to trade across the boarders.</p>	Text books in International Trade.	<p>Understand the meaning of international trade</p> <p>Examine and understand the growth and pattern of international trade</p> <p>Analyse the economic environment relating to trade across borders</p>	<p>Explain various theories of international trade</p> <p>Provide students with the basis of trade</p> <p>Lead the student to appraise the economic environment for trade across the borders</p>	<p>Cases and case studies</p> <p>Internet research</p>
General Objective 2: Understand Commercial Terms						
3	<p>2.1 Explain the various terms and main transactions in international trade.</p> <p>2.2 State and explain the factors to be considered in granting trade credits to buyers abroad.</p>	<p>1. Demonstrate with audio visual aids, the major factors to be considered in granting trade credits to buyers abroad. (Use visual aids)</p>	Audio-Visual Aids. Charts, transparencies.	<p>Analyse and understand the terms in international trade</p> <p>Understand the conditions for granting trade credits to importers</p>	<p>Demonstrate with aids the terms in trade and conditions for credit to importers</p>	Audio visual aids

General Objective 3: Understand the risks inherent in international trade						

4 - 5	<p>3.1 Explain the risk to the importer. 1. 3.2 Explain the risk to the exporter. 3.3 Explain the risks to the bankers and Exporters banks). 3.4 Explain the protection against 2. political and student in economic risks. appraisal of 3.5 Explain the protection of credit (ICGD and Buyers Union). 3.6 Explain the current link of the ECOWAS, ECA, EEC etc. 3. towards protection against political and economic risks.</p>	<p>Demonstrate the various kinds of risks facing (Importers importers/exporters. Direct and lead the risks to the bankers risks (Importers and Exporters). Elaborate the techniques</p> <p>4. Identify credit risks covered by ICGD.</p> <p>5. Lead the student to the concept of Economic Cooperation.</p>	Text – on International Trade.	<p>Analyse and understand the risks of trade to importers, exporters, bankers</p> <p>Analyse and understand the protection against political and economic risks, credit risks (ICGD and Buyers Union)</p> <p>Understand the link between ECUWAS, ECA, EED etc.</p>	<p>Show examples of various kinds of risks facing importers, exporters, bankers</p> <p>Demonstrate the techniques for protection</p> <p>Identify credit risks covered by ICGD</p> <p>Facilitate students understanding of economic cooperation</p>	<p>Teaching aids</p> <p>Data from publications of ECUWAS, ECA & EEC</p> <p>Internet</p>
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General Objective 4: Know foreign exchange markets and the determinants of exchange rates					
6 - 7	4.1 Define location and participants	1. Identify the participants of the	Overhead	Analyse location and	Identify operators in

	<p>of the foreign exchange market.</p> <p>4.2 Explain foreign exchange rates determination, quotations, spot and forward and hedging.</p> <p>4.3 State the reasons for changes in exchange rates etc.</p>	<p>foreign exchange market.</p> <p>2. Lead the student to the definition of exchange rates, determination of exchange rates, quotations, forward and spot rates and hedging.</p> <p>3. State the factors responsible for changes in exchange rates.</p>	projector	<p>operators in foreign exchange market</p> <p>Understand determination of foreign exchange rates using quotations, spot and financial and hedging</p> <p>Analyse reasons for changes in exchange rates</p>	<p>foreign exchange market</p> <p>Lead the students to calculation of exchange rates</p>	<p>Ratio quiz and class exercise</p> <p>Spreadsheets</p>
General Objective 5: Understand the role and methods of international trade						
8 - 9	<p>5.1 Examine the methods of International 1. Identify Settlements through banks-drafts, mail and telegraphic transfers, nostro and vostro accounts procedures. transfers, Nostro and Vostro for bills (both clean and procedures. dirty documents covering exports to include 2. in detailed knowledge of the Uniform rules for commercial papers). 3. Lead the student to</p> <p>5.3 Explain the methods of payment w.r.t. Documentary Credits. payment.</p>	<p>different methods of International settlements through bank drafts, mail and telegraphic accounts 5.2 Examine the procedures Differentiate methods involved collection bills. collecting identify documentary credit as a method of</p>	Overhead projector	<p>Understand methods of international settlements</p> <p>Understand procedures in bills</p> <p>Explain international payments using draft,, electronic and telegraphic transfer</p>	<p>List all means and instruments of international payment</p>	<p>Books of exporters and importers</p> <p>CBN annual report</p> <p>Instruments of payment</p> <p>Internet</p>

General Objective 6: Understand the role of banks in International Trade and Finance					
10	6.1 Explain overdraft and loans against goods (Produce/Merchandise) 6.2 Explain negotiations of and advances against bills of	1. Differentiate overdraft from loans. 2. Explain negotiations of and advances against bills of exchange. 3. Classify Finance secured by export credit guarantee Department.	Overhead projector	Understand the role of Nigerian export import bank (NEXIM) in export and import finance Analyse the role of Central Bank of	Research the relationships and activities of the banks to the export and import trade Publications of NEXIM bank and central bank Internet

	<p>exchange.</p> <p>6.3 Explain finance secured by export credit guarantee departments (short & medium).</p> <p>6.4 Explain suppliers credit facilities and lines of credit.</p> <p>6.5 Explain export credit, Bank credit, Euro-currencies, documentary credits – their use as financial services e.g. red clause, transferable and back-to-back credits, factoring.</p>	<p>Instruct the student to identify suppliers credit facilities and lines of credit.</p> <p>Lead the student to differentiate Export – currencies, documentary credits etc.</p>		<p>Nigeria in effecting payment for export and import trade</p> <p>Understand the assistance given by commercial banks to exporters or importers</p>	<p>Lead students to know procedure for payment</p>	<p>Word processor</p>
General Objective 7: Understand other services of banks in international trades						
12 - 13	<p>7.1 Identify agents and potential buyers/suppliers.</p> <p>7.2 Explain letters of introduction to overseas connections, travel facilities, status reports, performance bonds etc.</p>	<p>1. Search for export and import items, Exporters and their agents, Importers and their agents.</p> <p>2. Create awareness and an impression on the understanding of the student on the existence of the following: Introductory letters to overseas connections, travel facilities, status reports, performance bonds etc.</p>	<p>Overhead projector</p>	<p>Identify agents and potential exporters and importers</p> <p>Analyse and understand letters of introduction to overseas connection travel facilities, documentations</p>	<p>List various import items, exporters and agents with addresses and specialisations</p> <p>Facilitate students understanding of letters of introduction, status reports, performance bonds etc.</p>	<p>List and addresses of exporters/importers</p> <p>Map of import and export items</p> <p>Documentation items</p> <p>Internet</p>
General Objective 8: Understand the regulations of International Trade and Finance						

14 - 15	<p>8.1 Explain exchange control regulations in Nigeria.</p> <p>8.2 Explain exchange control regulations in Nigeria and how they affect other countries (USA, UK, EEC, ECOWAS, etc.)</p> <p>8.3 Explain Pre-shipment Inspection and Form M.</p> <p>8.4 Explain Nigeria Export Promotion</p>	<p>1. Analyse exchange control regulations in Nigeria and present some to the student in details. 2. Examine the exchange control regulations in Nigeria and analysis of its impact on other nations, such as USA, UK, EEC, ECOWAS etc.</p> <p>3. Illustrate pre-shipment inspection and Form M.</p>	Overhead projector	<p>Understand incentives of export trade</p> <p>Analyse pre and post shipment inspection e.g. (ASYCUDA)</p> <p>Understand exchange control reputation in Nigeria</p> <p>Understand the role of Nigerian</p>	<p>Lead student to know incentives for export trade</p> <p>Use ASYCUDA documents to initiate students to pre shipment inspection</p>	<p>Excursion to Nigerian Port Authority</p> <p>Excursion to Department of Customs and Excise</p> <p>Specimens of government documents</p>
	Council, History and Significance.	<p>4. Lead the student to appraise the Nigerian Export Promotion Council, taking into account its historical development and significance.</p>		Export Promotion Council (NEPC)		relating to export and import

ASSESSMENT CRITERIA

Coursework 25%	Course test %	Practical 25%	Other (Examination/project/portfolio) 50%
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PROGRAMME: HIGHER NATIONAL DIPLOMA IN BANKING AND FINANCE	Code: HBF 423	Credit Hours: 45 hours
Course: Management of Banks & Financial Institutions	Pre-requisite:	Theoretical: 2 hours/week - 67%
Semester: 4		Practical: 1 hours/week - 33%

Goal: To enable the student to acquire sound knowledge in application of basic principles of managing banks and other financial institutions to enhance growth and stability.

GENERAL OBJECTIVES:

On completion of this course, the student should be able to:

- 1.0 Understand banks and financial institutions as business entities.
- 2.0 Understand growth and decline (failure) factors and actualizing growth vision through budgeting and budget control.
- 3.0 Understand the significance and implementation of prudential guidelines.
- 4.0 Understand the nature, effects and methods of prevention and control of fraud in finance industry.
- 5.0 Understand the principles and management of liquidity in banks and other financial institutions.
- 6.0 Understand the nature, types and resolution of conflicts in the finance Industry.

- 7.0 Understand the process of using case studies to gain deeper management insight into critical issues affecting business operations and success of financial institutions.

PROGRAMME: HIGHER NATIONAL DIPLOMA IN BANKING & FINANCE	Code: HBF 423	Credit Hours:45 hours
Course: Management of Banks & Financial Institutions	Pre-requisite:	Theoretical: 2 hours/week - 67%
Semester: 4		Practical: 1 hours/week - 33%

<u>Theoretical Content</u>			<u>Practical Content</u>			
Week	General Objective 1: Understand banks and financial institutions as business entities					
	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
1 - 3	<p>1.1 Describe banks and financial institutions as business entities in the context of their environments.</p> <p>1.2 Explain the operation of the resource and output control systems of financial institutions.</p> <p>1.3 Identify the nine environmental domains of a financial institution.</p> <p>1.4 Explain the principles of reciprocity of interactive and planned influences between banks and their environments.</p> <p>1.5 Explain the dynamics of business environments and the stages of their effects on the business of financial institutions.</p>	<p>1. Use standard definitions.</p> <p>2. Show the student how to draw the diagram.</p> <p>3. Illustrate from contemporary events and diagram.</p> <p>4. Ditto.</p> <p>5. Use Ituwe's Bank Stability Quadrant to illustrate the effect of business environment on financial institutions.</p> <p>5. Make practical illustration backed with diagram.</p> <p>7. Give quiz to the student on this section.</p>	<p>Text books and Dictionary of Banking.</p> <p>Text books and Cardboard or Transparencies.</p> <p>Cardboard drawing or Transparencies.</p> <p>Cardboard drawing or Transparencies.</p>	<p>Understand banks and financial institutions as form of business entities</p> <p>Explain resource and output control system in financial institutions</p> <p>Understand the dynamics of business environments and the effects on the business of financial institutions</p>	<p>List types of banks and other financial institutions</p> <p>Look at the regulatory entity reporting on financial institutions</p> <p>Provide students with cases and materials</p>	<p>Cases and publications</p> <p>Word processor</p> <p>Internet</p>

General Objective 2: Understand growth and decline (failure) factors and actualizing growth vision through budgeting and budget control						

4 - 6	<p>2.1 Explain the growth and failure factors in actualizing growth vision through profit planning, budgeting, and budget control.</p> <p>2.2 Describe processes of setting business objectives, targets and formulating strategies.</p> <p>2.3 Identify factors and symptoms of growth and of decline in a financial institution.</p> <p>2.4 Identify remedies for decline and failure and essential steps in achieving growth.</p> <p>2.5 Describe the nature and the process of profit planning, including the relevant budget assumptions.</p> <p>2.6 Identify basic differences in the revenue sources and budgeted balance sheet structures of banks, insurance companies, and discount houses, etc.</p> <p>2.7 Describe the essential steps in budgetary control e.g. motivation, reporting, review and performance evaluation.</p>	<p>1. Explain clearly and ask student oral questions.</p> <p>2. Lead student to reason out additional factors not stated.</p> <p>3. Lead student through logical thinking to find solutions to declining and failures.</p> <p>4. Emphasise the relevance and guiding principles for relevant assumption in planning.</p> <p>5. Prepare a budget and profit planning of an organization.</p> <p>6. Instruct the student to obtain copy of published account of a bank, an insurance firm and describe its basic features.</p> <p>7. Design suitable report evaluation form.</p> <p>8. Second Quiz.</p>	<p>Text Book</p> <p>Text Book</p> <p>Text Book</p> <p>Text Book</p>	<p>Understand the influencing factors for actualizing growth vision through profit planning, budgeting and budget control</p> <p>Understand the process of setting business objectives, targets and strategies subject to constraints</p> <p>Analyse steps for budget growth control</p> <p>Explain balance between revenue and budget</p> <p>Understand profit planning</p>	<p>List constraints of actualising business objectives and growth</p> <p>Provide students with case studies</p> <p>Give quiz and exercises</p>	<p>Case studies</p> <p>Word processor</p> <p>Internet</p>
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General Objective 3: Understand the significance and implementation of prudential guidelines						

7	<p>3.1 Identify the relevant supervisory bodies of financial institutions e.g. CBN, NDIC.</p> <p>3.2 Define the nature of prudential guidelines.</p> <p>3.3 Explain the specific guideline components and their effects on financial institutions.</p>	<p>1. Emphasise the need for supervision to the system and the economy.</p> <p>2. Explain the relevance of each ratio and show mathematical calculation</p>		<p>Understand the roles and functions of CBN, NDIC, securities and Exchange Commission</p> <p>State prudential guidelines and stress the importance</p>	<p>Emphasize the need for regulations and supervision in banking and financial industry</p> <p>Itemise all kinds of control and regulations</p>	<p>Ratios</p> <p>Instruments of control</p> <p>Case studies</p> <p>Publications from</p>
	<p>3.4 Calculate operating ratios: Cash Reserve Ratio, Liquidity Ratio, and Capital Funds Ratio.</p> <p>3.5 Make provision for categories of credit portfolio e.g. substandard credit, doubtful credit, and loss credit.</p> <p>3.6 Identify and make provision for Off-balance sheet items (OBS) e.g. bonds, indemnities, contingent liabilities etc.</p>	of each.		<p>Understand various ratios and the use to guide operations of banks and financial institutions</p> <p>Explain and understand the provision made for categories of credit and off balance sheet items</p>	<p>Explain different kinds of ratios</p>	<p>regulatory bodies</p> <p>Internet</p>

General Objective 4: Understand the nature, effects and methods of prevention and control of fraud in finance industry						

General Objective 5: Understand the principles and management of liquidity in banks and other financial institutions						
10 -12	<p>5.1 Define risk.</p> <p>5.2 Identify common risks in the business of financial institutions e.g. credit risk, liquidity risk, interest rates risk, exchange rates risk, profit risk, investment risk, fraud risk, operational risk, solvency risk, contingency risk, etc. 5.3 Explain the control methods for managing risks.</p> <p>5.4 Describe liquidity and its vital contribution to business survival and profitability of financial institutions and the economy.</p> <p>5.5 Classify sources of liquidity to a financial institution e.g. Primary Liquid Assets, Secondary Liquid Assets, and Tertiary Liquid Assets. 5.6 Identify the aims of good liquidity policy plan.</p> <p>5.7 Apply methods of calculating Liquidity need and liquidity forecast e.g. using Money Position Worksheet.</p> <p>5.8 Calculate the Liquidity needs a given bank or financial institution.</p>	<p>1. Illustrate with diagram.</p> <p>2. Instruct student to list components of each category.</p> <p>3. Illustrate with worked examples using the Money Position Worksheet.</p> <p>4. Give gradable assignment to student.</p>	<p>Cardboard drawing or Transparencies.</p> <p>Cardboard, or Transparencies of Liquidity flow chart.</p>	<p>Explain and understand risks</p> <p>Understand how risks are minimised</p> <p>Identify types of risks in financial institutions</p> <p>Explain illiquidity in banks and its effect</p> <p>Understand the essence of good liquidity in banks</p>	<p>Illustrate risks with cases</p> <p>Encourage students to state components of risks</p>	<p>Cases and case studies</p> <p>Word processor</p> <p>Internet</p>

General Objective 6: Understand the nature, types and resolution of conflicts in the finance Industry						
13	6.1 Identify kinds of conflict e.g. interpersonal, intragroup, interpersonal,	1. Emphasise inevitability of conflict in interpersonal relationship and need to resolve same urgently but carefully.	Text Book and	Analyse and understand kinds of conflict e.g. interpersonal, intergroup,	Show to students the sources of conflict in finance industry and	Case studies

	<p>intergroup, intraorganisational, inter organizational etc</p> <p>6.2 Identify common causes of conflict e.g. Incompatibility, diversity of personal backgrounds, task interdependency, Power and Status, scarce resources, reward systems, etc.</p> <p>6.3 Explain management and resolution methods of conflicts e.g. redefinition of sectional and organizational goals, refocusing of organizational vision. Handling negative traits and biases, etc.</p>	<p>2. Illustrate with contemporary cases drawn from industry or boarder clashes.</p> <p>3. Emphasise the dangers of chauvinism, parochialism, self precession, power game, etc.</p>	Newspaper Reports.	<p>intraorganisational and interorganisational</p> <p>Identify and explain common causes of conflict</p> <p>Explain conflict resolution and conflict management</p>	<p>the need to resolve them</p> <p>Cite cases of conflict and conflict resolution and management</p>	<p>Word processor</p> <p>Internet</p>
General Objective 7: Understand the process of using case studies to gain deeper management insight into critical issues affecting business operations and success of financial institutions						
14 - 15	<p>7.1 Present typical case studies in areas of:</p> <p>(1) Conflict resolution.</p> <p>(2) Lending</p> <p>(3) Electronic fraud</p> <p>(4) Investment and portfolio management</p> <p>(5) Operational risk</p> <p>(6) Financing of International Trade, etc.</p>	<p>1. Lead the student through resolving issues on a case study.</p> <p>2. Assign a case study to the student and mark his written work.</p> <p>3. Invite verbal contributions from the student in steps for solving issues raised in a case study.</p>	<p>Text Books.</p> <p>Text Books.</p> <p>Text Books.</p>	<p>Able to use case studies to understand conflict resolution, lending, electronic fraud, investment, risks</p>	<p>Provide students with cases</p> <p>Facilitate students to design their own cases and provide solutions</p>	<p>Case studies</p> <p>Word processor</p> <p>Internet</p>

ASSESSMENT CRITERIA			
Coursework 25%	Course test %	Practical 25%	Other (Examination/project/portfolio) 50%

PROGRAMME: HIGHER NATIONAL DIPLOMA IN BANKING AND FINANCE	Code: HBF 425	Credit Hours: 45 hours
Course: Practice of Banking 4	Pre-requisite: HBF 415	Theoretical: 2 hours/week - 67%
Semester: 4		Practical: 1 hours/week - 33%

Goal: This course is designed to enable the student develop an analytical mind in credit/risk assessment and credit management of banks.

GENERAL OBJECTIVES:

On completion of this course, the student should be able to:

- 1.0 Know the use and importance of accounting statements in loan appraisal.
- 2.0 Know how to interpret accounting ratios for effective decision making.
- 3.0 Understand credit management, its planning and control.
- 4.0 Know bank contingent facilities and other security issues.
- 5.0 Understand the marketing of banks' specialized services.

PROGRAMME: HIGHER NATIONAL DIPLOMA IN BANKING & FINANCE	Code: HBF 425	Credit Hours: 45 hours
Course: Practice of Banking 4	Pre-requisite: HBF 415	Theoretical: 2 hours/week - 67%
Semester: 4		Practical: 1 hours/week - 33%

<u>Theoretical Content</u>			<u>Practical Content</u>			
Week	General Objective 1: Know the use and importance of accounting statements in loan appraisal					
	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources

1 - 3	<p>1.1 Define ratio analysis.</p> <p>1.2 Explain the use and limitations of accounting statements such as Balance sheets, Trading and Profit & loss account/Income statement, Cash budget and funds flow statement etc for lending purposes.</p> <p>1.3 State and explain the use of ratio analysis in projecting customer's financial standing and financial requirements etc.</p> <p>1.4 Explain project appraisal, Loan syndication, Bridging Advances etc.</p>	<p>1. Provide the student with adequate definition of ratio analysis, its use and the limitations in a contemporary lending situation, e.g. current ratio, acid test ratio etc.</p> <p>2. Lead the student to know the accounting statements valued most by banks such as Balance Sheet, Profit and Loss account etc.</p> <p>3. Provide the student with definitions of loan appraisal, loan syndication, Bridging Advance etc</p>	<p>Text books (Banking) Financial Journals Magazines Charts Overhead Projectors</p>	<p>Define ratio analysis and explain the use and limitations of accounting statement</p> <p>Demonstrate the use of ratio analysis in projecting customers financial standing and requirements</p> <p>Explain project appraisal, loan syndication bridging assurances</p>	<p>Lead the students to collect financial statements, analyse and write lending report using ratios as tool of analysis</p>	<p>Financial statements</p> <p>Computer spreadsheets</p> <p>Textbooks</p>
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		with enough illustrations. 4. Organize excursions to banks and other financial institutions				
General Objective 2: Know how to interpret accounting ratios for effective decision making						
4 - 6	<p>2.1 Describe the various accounting ratios usually considered by banks in lending proposition.</p> <p>2.2 Explain the various techniques employed in calculating ratios.</p> <p>2.3 Interpret these ratios for taking a decision on the facility as well as the effect of such credit decision on the bank.</p>	<p>1. Provide the student with various techniques usually employed to calculate ratios. Both qualitative and quantitative techniques must be properly explained.</p> <p>2. Lead the student to understand and work some examples of Profitability ratio, Stability/Growth ratio, Activity ratio etc.</p> <p>3. Instruct the student to understand how to interpret these ratios for an appropriate credit decision to be taken.</p>		<p>Explain the various accounting ratios</p> <p>Explain the various techniques employed in calculating ratios</p> <p>Interpret these ratios for taking good credit decisions</p>	<p>Instruct and give students the complete case study and interpret the various ratios</p> <p>Write reports and take credit decisions</p>	<p>Textbooks</p> <p>Journals</p> <p>Computer spreadsheets</p> <p>Word processor</p>
General Objective 3: Understand credit management, its planning and control						

7 - 9	<p>3.1 Define credit management.</p> <p>3.2 Explain in detail, credit or advances planning and control by banks.</p> <p>3.3 State factors to be considered in a good credit assessment situation; both qualitative and quantitative factors so as to manage effectively the risk element of the project.</p> <p>3.4 Explain how bad debts are identified, managed and recovered.</p>	<p>1. Provide adequate definition to the student on credit and risk management in lending. 2. Lead the student to explain factors to be considered and how these factors influence our credit planning and control e.g. CAMEL (Capital Asset, management Equity and</p>	- Ditto	<p>Define credit management</p> <p>Explain advance planning and control by banks</p> <p>Explain factors to be considered in credit analysis</p> <p>Explain the process of identification and management of bad debts</p> <p>Describe the importance of debt</p>	<p>Lead students to collect and analyse data on credit management</p> <p>Group work to differentiate good from bad lending</p>	<p>Computer spreadsheets</p> <p>Textbooks</p> <p>Journals</p> <p>Banks documents (specimen)</p>
	<p>3.5 State the importance of debt recovery to the corporate survival of the bank as well as the regulatory controls of bad debt.</p>	<p>Liabilities).</p> <p>3. Provide the student with the definition of bad debt, its identification, management control and various recovery efforts of banks. For instance, implementation of the prudential guidelines and let him be aware of the corporate importance of debt recovery.</p>		<p>recovery to corporate survival of bank</p>		

General Objective 4: Know bank contingent facilities and other security issues						
10 -11	<p>4.1 Define contingent facilities of banks.</p> <p>4.2 Explain various contingent facilities available to banks and their controls such as bonds, guarantees and indemnities etc.</p> <p>4.3 State other security issues e.g. letter of comfort, letter of awareness, negative pledge etc.</p>	<p>1. Provide the student with definition of contingent facilities such as bonds, guarantees etc.</p> <p>2. Lead the student to understand types of such contingent facilities as well as their management in the bank's credit portfolio.</p> <p>3. Instruct the student to recognize other issues in security arrangement and understand these terms very well.</p>	- ditto -	<p>Define contingent facilities of banks</p> <p>Explain the various contingent facilities available to the banks</p> <p>Explain other security issues</p>	<p>Lead the students to collect documents on contingent facilities and group and analyse them</p>	<p>Journals</p> <p>Textbooks</p> <p>Internet</p>

General Objective 5: Know bank contingent facilities and other security issues						
12 - 15	5.1 Describe the various specialized services provided by banks, such as: (a) Export finance;	1. Provide the student with adequate practical definition of the listed services for him to understand them		Explain the various specialised bank services	Lead the students to prepare proposals for marking of bank	Journals

	<p>(b) Leasing;</p> <p>(c) Investment;</p> <p>(d) Business Advisory Service (BAS);</p> <p>(e) Consortium Lending/Loan Syndication;</p> <p>(f) Insurance;</p> <p>(g) Capital issues, Issuing house; (h) Etc</p> <p>5.2 Explain how banks market these services to their customers.</p>	<p>properly.</p> <p>2. Lead the student to state and explain some basic practical procedures usually adopted to market banks services e.g.:- (a) Export finance marketing:-</p> <p>e.g. Export finance can be extended to old customer who is into export and import business.</p> <p>(b) BAS as a product for marketing:-BAS can be marketed to both personal and business customers e.g. How to plan, organize and control their business operation by improving on internal control system etc.</p> <p>(c) Conduct excursion to banks</p>	<p>Textbooks, Magazines, Journals, Charts, Overhead Projector,</p>	<p>Explain how banks market these services to customers</p>	<p>services</p>	<p>Textbooks</p> <p>Computer/ word processing package</p>
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<u>ASSESSMENT CRITERIA</u>			
Coursework 25%	Course test %	Practical 25%	Other (Examination/project/portfolio) 50%

PROGRAMME: HIGHER NATIONAL DIPLOMA IN BANKING AND FINANCE	Code: HBF 426	Credit Hours: 60 hours
Course: Information Technology	Pre-requisite:	Theoretical: 1 hours/week - 25%
Semester: 4		Practical: 3 hours/week - 75%

Goal: To enable the student acquire sound knowledge and understanding of Information Technology (IT) so as to be able to work with information system in an increasing technology driven environment.

GENERAL OBJECTIVES:

On completion of this course, the students should be able to:

- 1.0 Understand what Information Technology (IT) is.
- 2.0 Understand data communication and network.
- 3.0 Understand information and software applications.
- 4.0 Understand stages of implementing an information system.
- 5.0 Understand project management.

- 6.0 Understand computer security precautions.

PROGRAMME: HIGHER NATIONAL DIPLOMA IN BANKING & FINANCE	Code: HBF 426	Credit Hours: 60 hours
Course: Information Technology	Pre-requisite:	Theoretical: 1 hours/week - 25%
Semester: 4		Practical: 3 hours/week - 75%

<u>Theoretical Content</u>			<u>Practical Content</u>			
Week	General Objective 1: Understand what Information Technology (IT) is					
	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
	1.1 Explain the meaning of IT. 1.2 Examine the effects of IT. 1.3 Explain telecommunication.	1. Instruct students to define computer and communication.		Explain in detail the meaning of IT and examine the impact and effects of IT on communication and information flows. Explain generally telecommunications.	Brief the students and call on each student to define computer and communication.	Computers and software. Charts and diagrams.
	General Objective 2: Understand data communication and network					

	<p>2.1 Explain the need for efficient data communication.</p> <p>2.2 Describe data communication hardwares.</p> <p>2.3 Describe transmission media.</p> <p>2.4 Explain computer network.</p> <p>2.5 Explain LAN and WAN</p> <p>2.6 Explain Internet.</p> <p>2.7 Describe network applications.</p> <p>2.8 Examine internet in Nigeria business.</p>	<p>1. List types of data communication hardwares and transmission media.</p> <p>2. State areas of application of network internet</p> <p>Lead students to probe the internet by browsing.</p>	<p>Set of computers connected together or linked together in a LAN and have internet facilities.</p>	<p>Explain the need for efficient data communication.</p> <p>Explain data communication hardware.</p> <p>Describe transmission media.</p> <p>Explain computer network.</p> <p>Explain LAN and WAN.</p> <p>Explain internet.</p> <p>Describe network applications.</p> <p>Examine internet in Nigerian business.</p>	<p>Lead students to probe the internet by browsing.</p>	<p>Set of computers connected or linked together in a LAN with internet facilities.</p>
General Objective 3: Understand information and software applications						
	<p>3.1 Explain text manipulating softwares like word processing</p>	<p>1. Instruct student to give examples of</p>	<p>Computer</p>	<p>Explain text manipulating software like word processing and desk top</p>	<p>Lead student to demonstrate the use of</p>	<p>Computer system and packages e.g. MS Office</p>
	<p>and desk-top packages.</p> <p>3.2 Explain data analysis software like spreadsheets packages.</p> <p>3.3 Explain storage and retrieve softwares like DBMS, database management and memory resident packages.</p> <p>3.4 Explain artificial intelligence software like expert system.</p>	<p>packages in each of these software. 2. Show how to use the packages.</p>	<p>system and the packages e.g. MS-Office package.</p>	<p>packages.</p> <p>Explain data analysis software like spreadsheet packages. Explain storage and retrieve software like DBMS.</p> <p>Explain artificial intelligence software like expert system.</p>	<p>packages</p>	<p>package.</p>
General Objective 4: Understand stages of implementing an information system						
	<p>4.1 Explain the elements of system implementation: training, system conversion, review and modification.</p> <p>4.2 Describe functions of IT staff.</p> <p>4.3 Describe hardwares acquisition.</p> <p>4.4 Describesoftware acquisition.</p>	<p>1. Instruct student to state advantages and disadvantages of training and each of the conversion methods.</p> <p>They should state mode of acquisition.</p>	<p>Computer System</p>	<p>Explain and elaborate on the elements of system implementation, review and modification.</p> <p>Describe the functions of IT staff and the process of hardware and software acquisition.</p>	<p>Group the students and let each group write an assignment on the advantages of IT. Let students present assignments for discussion.</p>	<p>Computers (hardware and software). Charts and diagrams.</p>
General Objective 5: Understand project management						

	<p>5.1 Define a project. 5.2 Explain project management.</p> <p>5.3 Explain functions performed by project management packages e.g. MS-Project.</p> <p>5.4 Demonstrate the use of MS-project package on the system using a project as example.</p>	<p>1. Instruct student to identify projects going on, on their campus.</p> <p>2. Instruct them to try to use MS-Project on the computer, using a simple project.</p>	<p>Computer system MS-Project package Printer.</p>	<p>Define a project.</p> <p>Explain project management.</p> <p>Explain functions performed by project management packages.</p> <p>Demonstrate the use of MS project package on the system using a project as example.</p>	<p>Lead students to use MS Project on computer using a simple project.</p>	<p>Computer system. MS Project package. Printer.</p>
<p>General Objective 6: Understand computer security precautions</p>						
	<p>6.1 Explain personnel and management problems.</p> <p>6.2 Describe physical security, using special equipment, back-up hardwares, passwords etc.</p> <p>6.3 Explain operational controls such as input, output and file processing controls.</p>	<p>1. Instruct student to list some problems, physical security methods and control activities.</p> <p>2. Instruct them on how to use password.</p>	<p>Computer System.</p>	<p>Explain personnel and management problems.</p> <p>Describe physical security, using special equipment back-up hardwares, passwords etc.</p> <p>Explain operational controls such as input, output and file processing controls.</p>	<p>Guide students on how to use passwords</p>	<p>Computer system.</p>

ASSESSMENT CRITERIA

Coursework 50%	Course test %	Practical 50%	Other (Examination/project/portfolio) %

PROGRAMME: HIGHER NATIONAL DIPLOMA IN BANKING AND FINANCE	Code: HBF 427	Credit Hours: 60 hours
Course: Managerial Economics	Pre-requisite:	Theoretical: 3 hours/week - 75%
Semester: 4		Practical: 1 hours/week - 25%

Goal: To give special attention to theories interpretation and application of concepts of managerial economics so as to enhance the student's understanding of the various methods and techniques used in managerial decisions.

GENERAL OBJECTIVES:

On completion of this course, the student should be able to:

- 1.0 Understand the scope of managerial economics.
- 2.0 Know a working definition of business objectives.
- 3.0 Understand the importance of Investment decisions in both private and public enterprises.
- 4.0 Understand fundamental issues involved in pricing including the techniques used in both private and public sectors of the economy.

- 5.0 Understand some basic ideas of the demand side of markets.
- 6.0 Understand indifference theory- (alternative method of explaining the consumers behaviour).
- 7.0 Understand theory of the firm: (The operations of the economic agents performing with the different market structures).

- 8.0 Understand corporate strategy.
- 9.0 Understand cost analysis.
- 10.0 Understand the different types of business organization.
- 11.0 Understand operation research techniques.

PROGRAMME: HIGHER NATIONAL DIPLOMA IN BANKING & FINANCE	Code: HBF 427	Credit Hours: 60 hours
Course: : Managerial Economics	Pre-requisite:	Theoretical: 3 hours/week - 75%
Semester: 4		Practical: 1 hours/week - 25%

Theoretical Content			Practical Content			
General Objective 1: Understand the scope of managerial economics						
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
1	1.1 Give a working definition of managerial economics. 1.2 Explain micro-economic theory in business decision-making (consumer theory, pricing theory, demand analysis, cost theory etc).	1. Provide student with aid of a simple example a clear meaning. 2. Lead the student in examining the application of economic theory to business problems.	Textbooks, journals, magazines and other relevant materials.	Understand the working definition of managerial economics. Understand consumer theory, pricing cost theory and demand analysis.	Generate a mathematical problem to arouse student understanding	Class quiz. Class exercise.
General Objective 2: Know a working definition of business objectives						
1	1.4 Define profit as an objective. 1.5 Evaluate the internal and external influence of objective.	1. Provide a clear explanation of profit among other business objectives. 2. Lead the student in appraising some of the influencing factors.	- ditto -	Analyse profit as an objective. Analyse both endogenous and exogenous variables influencing objective.	Express profit in form of equation. Formulate mathematical equation for student to solve.	Mathematical tools. Computer statistical package
General Objective 3: Understand the importance of Investment decisions in both private and public enterprises						
2 -3	3.1 Explain the nature of investment decisions. 3.2 Describe modern techniques of investment appraisal and related problems. 3.3 Compare and distinguish between	1. Explain of the existing nature of investment. 2. Lead the student in examining modern techniques of	Charts, Overhead Projector, Text book, Journal	Understand investment decisions. Understand investment and project appraisal. Understand feasibility of project. Analyse and understand NPV, IRR and other methods of investment	Design an investment proposal. Spur students to appraise it with different methods.	Case studies. Mathematical/ statistical software and tables.

	<p>net present value and internal rate of return.</p> <p>3.4 Describe traditional methods of investment appraisal.</p> <p>3.5 Explain cost/benefit analysis and public expenditure.</p>	<p>investment and work out solutions to some examples.</p> <p>3. Provide explanation on the conventional methods and its shortcomings.</p> <p>4. Illustrate with aid of data and graph an analysis of nonconventional techniques used in public expenditure appraisal.</p>	<p>and Magazines.</p>	<p>appraisal.</p> <p>Understand cost/benefit analysis</p>		
General Objective 4: Understand fundamental issues involved in pricing including the techniques used in both private and public sectors of the economy						
4	<p>4.1 Explain the complications of pricing.</p> <p>4.2 Explain the different pricing techniques in use – marginal pricing, average pricing, breakeven pricing, mark-up etc.</p> <p>4.3 Identify the correct approach to pricing of products.</p>	<p>1. Lead the student in examining the intricate issues of pricing products with a reference to the banking industry.</p> <p>2. Provide an elaborate explanation with a solved problem.</p> <p>3. Provide a critical analysis with an exercise.</p>	<p>- do</p>	<p>Understand pricing theories. Analyse and understand break-even point and mark-up policies.</p>	<p>Use revenue tables and curves to determine break-even point.</p>	<p>Charts, graphs and diagrams.</p> <p>Statistical software package</p>
General Objective 5: Understand some basic ideas of the demand side of markets						

5 - 6	<p>5.1 Define demand. 5.2 Explain the different levels of demand.</p> <p>5.3 Analyse the determinants of demand.</p> <p>5.4 Explain methods of demand forecasting-time series analysis, regression analysis etc.</p> <p>5.5 Explain deficiencies of traditional demand theory.</p> <p>5.6 Explain the empirical evidence on advertising and pricing in influencing quantity demanded.</p>	<p>1. Provide the student with clear meaning.</p> <p>2. Instruct the student with aid of a clear labeled diagram the levels of demand and desire mathematically the demand equation.</p> <p>3. Illustrate with aid of graph to the student the examined factors that influence demand.</p> <p>4. Provide an analytical explanation with aid of graph.</p> <p>5. Lead the student in identifying</p>	<p>Charts, Overhead Projector, Audio Visual, Transparent, etc.</p> <p>Textbook, Journal and Magazines.</p>	<p>Understand demand analysis.</p> <p>Explain hypothetical and empirical demand tables and curves.</p> <p>Explain and understand factors influencing demand.</p>	<p>Explain demand with tables and diagrams.</p> <p>Lead students to understand the complexity of demand theory as a tool.</p> <p>Use mathematical equation to express demand.</p>	<p>Charts, graphs and diagrams.</p> <p>Mathematical equations.</p> <p>Case studies.</p> <p>Statistical software package</p>
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		<p>major weaknesses.</p> <p>6. Lead the student in making a critical examination of the effects with supporting data.</p>				
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General Objective 6: Understand indifference theory- (alternative method of explaining the consumers behaviour)

7 - 8	<p>6.1 Define indifference curve. 1. Provide a using hypothetical or actual data figures. curve.</p> <p>6.2 Construct an indifference curve 2.</p> <p>6.3 State the characteristics of 3. Illustrate indifference curves and their and significance for the consumer.</p> <p>6.4 Construct a budget line. 4. Provide the</p> <p>6.5 Use the combination of budget the line and indifference curve to 5. predict some consumer and derive behaviours.</p>	<p>clear meaning.</p> <p>Illustrate to the student using given the graphing of indifference</p> <p>using graph, the properties provide explanation on their importance.</p> <p>meaning and illustrate construction of the graph.</p> <p>Illustrate to the student graphically the equilibrium position.</p>	<p>Textbooks, Journals, Magazines, etc.</p> <p>Charts, Overhead Projector, Transparent, Clipboard, Audio-visual, Textbooks, Journals.</p>	<p>Analyse and understand indifference curves.</p> <p>Analyse the budget line.</p> <p>Explain budget constraint and the feasible region within which a consumer can purchase.</p>	<p>Use X and Y axis graph to explain budget line.</p> <p>Impose indifference curves to determine consumption level.</p>	<p>Graph and diagram.</p> <p>Computer statistical package</p>
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General Objective 7: Understand theory of the firm: (The operations of the economic agents performing with the different market structures)

9 - 10	<p>7.1 Explain the characteristics of a perfectly competitive market.</p> <p>7.2 Illustrate the nature of demand facing a firm in a perfectly competitive market.</p> <p>7.3 Describe the short-run and longrun equilibrium of a competitive firm.</p> <p>7.4 Analyze the concepts of economics of scale.</p> <p>7.5 Define pure monopoly and the distinguishing features.</p> <p>7.6 Demonstrate the nature of revenue and demand facing a monopolist.</p> <p>7.7 Define imperfect competition.</p> <p>7.8 Describe oligopoly.</p>	<ol style="list-style-type: none"> 1. Provide the student with a clear definition, meaning and the features. 2. Provide an explanation with graphical illustrations. 3. Illustrate with aid of a graph the equilibrium positions. 4. Lead the student in examining the concept with an exercise. 5. Provide a clear meaning and identify the features to the student. 6. Illustrate with graphical presentation to the student. 7. Provide the student with a clear meaning. 8. Lead an explanation on the concept/market with a graphical illustration. 	<p>Textbooks, Journals, Magazines, etc.</p> <p>Charts, Overhead Projector, Transparent, Clipboard, Audio Visual.</p>	<p>Explain and understand the features of perfectly competitive market.</p> <p>Analyse and understand the nature of demand facing a perfectly competitive market.</p> <p>Analyse and understand short and long run equilibrium of a competitive firm.</p> <p>Understand the definition of monopoly, oligopoly, monoproy etc.</p> <p>Analyse the nature of demand facing each type of market.</p>	<p>Illustrate features of perfectly competitive market, monopoly, oligopoly etc.</p> <p>Draw diagram to show the nature of demand curve facing the market.</p> <p>List examples of markets.</p>	<p>Graphs and diagrams.</p> <p>Word processor</p> <p>Internet research</p>
General Objective 8: Understand corporate strategy						
11	<p>8.1 Define corporate strategy.</p> <p>8.2 Explain why strategic formulation is necessary for each firm.</p> <p>8.3 Evaluate both general consideration and economic issues.</p> <p>8.4 Distinguish between environmental opportunity and corporate competence.</p>	<ol style="list-style-type: none"> 1. Provide a clear meaning. 2. Provide a meaning and explain the desirability or otherwise to a firm. 3. Lead the student in examining the situation. 4. Provide a thorough explanation with practical examples. 	<p>Textbooks, Journals, Magazines and other relevant materials.</p>	<p>Understand full meaning of corporate strategy.</p> <p>Explain and understand the necessity of strategic information.</p> <p>Appraise and understand general and economic issues for corporate strategy formulation.</p> <p>Understand the difference between environmental opportunity and corporate competence.</p>	<p>Explain corporate strategy and the issues involved.</p>	<p>Examples.</p>
General Objective 9: Understand cost analysis						

12 -13	<p>9.1 Differentiate between cost for the economists and non-economists.</p> <p>9.2 Analyze the short-run and longrun cost behaviour.</p> <p>9.3 Explain the usefulness and application of cost for decisionmaking.</p> <p>9.4 Make an estimation of the shortrun and long-run average cost curves.</p> <p>9.5 Evaluate results of empirical research.</p>	<p>1. Provide the student with a clear distinction.</p> <p>2. Illustrate with aid of a graph to the student the different cost behaviour. 3. Provide an explanation on the usefulness and application of cost analysis.</p> <p>4. Illustrate to the student with aid of a diagram the different AVC position. 5. Provide an exercise (case study) on cost analysis to the student.</p>	<p>Charts, Overhead Projector, Transparent, Textbooks, Magazines and Journals.</p> <p>Textbooks, Journals, Magazines and other relevant materials.</p> <p>Charts, Overhead Projector, Audio-Visual, Books, Journals and Magazines.</p>	<p>Analyse economic and non-economic costs.</p> <p>Analyse and understand short and long run behaviour of cost. Explain application of cost for decision making.</p>	<p>Illustrate cost analysis with the aid of graph and diagram.</p> <p>Lead students to know various types of costs. Adjust case studies to explain cost curves.</p>	<p>Cases, diagrams and graphs.</p> <p>Computer statistical package</p>
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	General Objective 10: Understand the different types of business organization
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14	10.1 Explain forms of business organization. 10.2 Explain types of organizational form. 10.3 Evaluate choice of organizational forms.	1. Provide a clear explanation to the student. 2. Lead the student in examining the types. 3. Instruct the student to examine the merit or otherwise of each form.	Books, Journals, Magazines and other relevant materials.	Understand forms of business organisation; one-man business, partnership, private and public limited company, public corporation. Analyse and understand features. Understand memorandum and articles of association.	List examples of various forms of business organisation. Lead students to relate size of companies with their features.	Cases and articles.
General Objective 11: Understand operation research techniques						
14	10.1 Explain forms of business organization. 10.4 Explain types of organizational form. 10.5 Evaluate choice of organizational forms.	1. Provide a clear explanation to the student. 2. Lead the student in examining the types. 3. Instruct the student to examine the merit or otherwise of each form.	Books, Journals, Magazines and other relevant materials.	Understand the concept of operations research. Analyse and understand the application of linear programming.	Provide students with linear programming model. Apply LP to solving business decision making problems.	Cases, diagrams and charts. Statistical software package

ASSESSMENT CRITERIA

Coursework %	Course test %	Practical 50%	Other (Examination/project/portfolio) 50%
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PROGRAMME: HND Banking & Finance	Code: OTM 322	Credit Hours: 4 hours
Course: Professional Career Development	Pre-requisite:	Theoretical: 2 hours/week - 50%
Semester: 4		Practical: 2 hours/week - 50%

Course main Aim/Goal: This course is designed to further expose students to knowledge and skills necessary for professionalism and upward mobility in their careers.

General Objectives:

- 1.0 Understand competencies for job success and mobility.
- 2.0 Understand job responsibilities of banking and finance workers.
- 3.0 Understand the importance of further education and training.
- 4.0 Know the role of interpersonal relations in an organisation.
- 5.0 Know the importance of time management.
- 6.0 Know how to go about job search.

PROGRAMME: HND Office Banking & Finance	Code: OTM 322	Credit Hours: 4hours
Course: Professional Career Development	Pre-requisite:	Theoretical: 2 hours/week - 50%
Semester: 4		Practical: 2 hours/week - 50%

<u>Theoretical Content</u>				<u>Practical Content</u>		
	General Objective 1.0: Understand competencies for job success and mobility.					
Week	Specific Learning Outcomes	Teacher's Activities	Resources	Specific Learning Outcomes	Teacher's Activities	Resources
	1.1 Note the contribution of language skills to job success and mobility.	Explain the contribution of communication skills to job success and mobility.	Textbooks Journals Job advertisement	Discussions on the contributions of communication to job success and mobility.	Guide the discussion.	Handouts
	1.2 Note the importance of computation skills to job success and mobility.	Explain the importance of computation skills in job success and mobility.	As in 1.1. above.	Analyze what makes up computation skills.	Assess the analysis.	Handouts

	1.3 Recognize the contributions of productivity efficiency and attention to detail to success and mobility at work.	Explain the contribution of productivity, efficiency, and attention to detail to job success and mobility.	Performance Evaluation forms	Collect performance evaluation forms from organizations and review to produce better ones.	Guide the review	Performance Evaluation Forms.
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	1.4 Note the need for interpersonal skills at work.	Explain the need for interpersonal skills at work situations.	Case Studies	Discuss case studies on interpersonal skills.	Provide case studies and guide the discussions.	Case Studies
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GENERAL OBJECTIVE 2:0: Understand job responsibilities of banking and finance workers.

	2.1 Understand what job analysis is.	Explain the term job analysis.		Analyse the common duties and responsibilities in the B&F environment.	Guide the analysis	Handouts
	2.2 List job titles in the bank.	Explain the concept of job title.	Organisation Charts	Draw up career paths for banking workers from bottom to Management level.	Access students work for corrections.	Organisation Charts, Flow charts, Textbooks
	2.3 Understand what job description is.	Explain the term job description.	Job descriptions	Draw up Job Description for career paths in 2.2.	Guide the students.	handouts
	2.4 Note the need for job specification.	Explain the term job specification.	Job specification	Draw up Job Specifications for 2.3 above.	Guide students.	Handouts

GENERAL OBJECTIVE: 3.0: Understand the importance of further education and training.

	3.1 Appreciate the need for further education and training.	Explain the need for continuing education to meet with technological changes and professionalism.	Handouts and text-book	Compile a list of course available in formal schools and training institutions.	Guide the compilation.	Course handbooks
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	3.2 Recognize other avenue for training.	Explore opportunities for training outside educational institutions.		Discuss the role of out of school formal education, information channels, on going career development, and professional certification in training,	Guide discussions and invite resources persons.	Resource Persons from offices in the locality.
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GENERAL OBJECTIVE 4:0: Know the role of interpersonal relations in an organisation.						
	4.1 Define Communication.	Explain communication and its role in interpersonal relation.				
	4.2 Appreciate the institutions of oral skills body language and appearance to interpersonal relations.	Explain the role of oral skills, body language and appearance in interpersonal relations.	Posters Diagrams Handouts Textbooks			
GENERAL OBJECTIVES 5:0: Know the importance of Time Management.						

	5.1 Appreciate need for planning and scheduling.	Explain need for planning and scheduling	Posters Diagrams Handouts Textbooks	Draw up plan for a day scheduling the daily tasks.	Guide student work.	Time table
	5.2 Appreciate need for analyzing work day.	Explain the need for analyzing work day.	Handouts Textbooks	Analyse their work load over three weeks period.	Guide and correct their errors.	Time-tables
	5.3 Note how to compile "To do" list.	Explain how to use "To do" list.	"To do" Forms	Prepare "To do" list for days, weeks and months.	Guide the students.	"To do" Forms
	5.4 Understand the need to control interruption.	Explain the need to control interruptions.		Compile measures that can control interruption in office work.	Assist students in compiling the measures.	Internet and PCs
General Objective 6.0: Know how to go about job search.						
	6.1 Understand the importance of occupational outlook and opportunities in other countries in job search.	Explain the place of occupational outlook and opportunities in other countries in job search.		Compile adverts for office work and listen to talk on job search.	Guide compilation and invite resource person for talk	Adverts, Resource person. Internet
	6.2 Appreciate the need for self evaluation and counselling.	Explain the importance of self evaluation and location counsellors in job search.	Textbook on Human Resource Management Handouts	Evaluate self. Provide a check list of skills and abilities needed for banking & finance work.	Guide the activities and provide necessary information.	Internet
	6.3 Appreciate why people change jobs and how to go about it.	Explain the process of job change and the need for it.		Interview people on why they desire/desired change of job.	Guide the interview	Interview forms

						examples
	6.4 Understand need for curriculum vitae.	Explain how to compile a curriculum vitae.	Handouts	Write up resume.	Assess for corrections	CV example forms
	6.5 List sources of information on jobs.	Explore sources of information on job.	Internet Newspapers	Browse for jobs.	Guide the students	Internet, Newspapers
	6.6 Understand issues converted with interviews.	Explain issues on interview viz image, research, salary, questions and follow-up.	Handouts	Conduct mock interviews.	Supervise the mock interview	Example of Interview example/forms
ASSESSMENT CRITERIA						
Coursework		Course test		Practical		Other (Examination/project/portfolio)
%		%		%		%
				50		50

LIST OF EQUIPMENT AND FACILITIES REQUIRED IN BANKING AND FINANCE LABORATORY

1. Listing and Adding Machines	10Nos.
2. Desk Top Calculator	10Nos.
3. Personal Computer (PC) or Micro computer with facilities for word processing	15Nos.
5. Overhead Projector	1no.
6. Chalkboard – Long Span	1No.
7. Tape Recorder with play back	1No.
8. Flip Chart board	5Nos.
9. Magnetic Board	1No. 1No.
10. Charts	various as required
11. Ledger cards	Copies
12. Exposure Drafts	4 Copies
13. Accounting Standard	5
14. Auditing Standard	5 Copies
15. Employees Pay Record Cards	6 -
16. Sample source documents	7 -
18. TV and Video (for speech, auditing, accounting & management training).	7 -
19. Various software packages e.g. Lotus 1,2,3, Microsoft Excel, MS DOS, Access, Super Cal.	8 1No.
Power point.	9 1No..
20. Various Accounting Software packages.	

SYLLABUS REVIEW COMMITTEE

HND BANKING AND FINANCE CURRICULUM REVIEW WORKSHOP

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