**Bayero University, Kano (BUK)**

**Faculty of Management Sciences**

**Department of Banking and Finance**

**B.Sc. Banking and Finance**

**Proposed 30% Addition to the CCMAS Course Structure Summary**

**Level 100**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Course Code** | **Course Title** | **Unit** | **Status** | **LH** | **PH** |
| BUK-FIN 102 | Fundamentals of Securities and Investment | 2 | E | 30 | - |
| BUK-FIN 103 | Banking Technology | 2 | E | 30 | 15 |
| BUK-FIN 104 | Introduction to Financial Accounting I | 2 | C | 30 | 30 |
| BUK-FIN 105 | Introduction to Financial Accounting II | 2 | C | 30 | 30 |
| BUK-FIN 106 | Principles of Economics I | 2 | C | 30 | - |
| BUK-FIN 107 | Principles of Economics II | 2 | C | 30 | - |
| BUK-FIN 108 | Mentoring and Character Building I | 2 | C | 30 | 45 |
|  | **Total** | **14** |  |  |  |

**Level 200**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Course Code** | **Course Title** | **Units** | **Status** | **LH** | **PH** |
| BUK-FIN 219 | Principles of Islamic Banking and Finance | 2 | E | 30 | - |
| BUK-FIN 220 | Customer Service and Relationship Management | 2 | E | 30 | - |
| BUK-FIN 221 | Professionalism and Career Development in Banking and Finance | 2 | E | 30 | - |
| BUK-FIN 222 | Introduction to Microeconomics l | 2 | C | 30 | - |
| BUK-FIN 223 | Introduction to Macroeconomics I | 2 | C | 30 | - |
| BUK-FIN 224 | Structure of the Nigerian Economy | 2 | C | 30 | - |
| BUK-FIN 225 | Financial Accounting I | 2 | C | 30 | 30 |
| BUK-FIN 226 | Cost Accounting | 2 | E | 30 | 30 |
|  | **Total** | **16** |  |  |  |

**Level 300**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Course Code** | **Course Title** | **Units** | **Status** | **LH** | **PH** |
| BUK-FIN 318 | Islamic Banking Products and Services | 2 | E | 30 | - |
| BUK-FIN 319 | Elements of e-money and e-banking Technology | 2 | E | 30 | 30 |
| BUK-FIN 320 | Research Methodology | 2 | C | 30 | - |
| BUK-FIN 321 | Banking Regulation and Supervision | 2 | E | 30 | - |
| BUK-FIN 322 | Banking Practice | 2 | C | 30 | - |
| BUK-FIN 323 | Foreign Exchange Trading | 2 | E | 30 | 15 |
|  | **Total** | **12** |  |  |  |

**Level 400**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Course Code** | **Course Title** | **Units** | **Status** | **LH** | **PH** |
| BUK-FIN 417 | SIWES | 2 | C | - | 90 |
| BUK-FIN 418 | Cooperative Finance | 2 | E | 30 | - |
| BUK-FIN 419 | Housing Finance and Mortgage | 2 | E | 30 | - |
| BUK-FIN 420 | Islamic Microfinance and Takaful | 2 | E | 30 | - |
| BUK-FIN 421 | Sustainable Finance | 2 | E | 30 | - |
| BUK-FIN 422 | Ethics and Corporate Governance | 2 | E | 30 | - |
| BUK-FIN 423 | Mentoring and Character Building II | **2** | **C** | **-** | **135** |
|  | **Total** | **14** |  |  |  |
|  | **Grand Total** | **56** |  |  |  |

**Bayero University, Kano (BUK)**

**Faculty of Management Sciences**

**Department of Banking and Finance**

**B.Sc. Banking and Finance**

**BUK-FIN 102** Fundamentals of Securities and Investment(**2 Units C: Elective; LH = 30; PH = 0)**

**Senate-approved relevance:**

Training of highly skilled graduates that can apply the knowledge gained for the development of Nigeria and Africa in general. This is in line with BUK’s mission to address African developmental challenges through cutting-edge research, knowledge transfer and training of high-quality graduates. BUK graduates of the Banking and Finance are competitive and locally relevant, as well as contribute to the accelerated development of capital market, through the application of knowledge of securities and investment, to enhance financial inclusion and socio-economic development.

**Overview:**

This course focuses on the financial market and its functions, raising of capital, integration of financial markets and international trade, deposit money banks and other financial intermediaries, and their functions/roles. The course will also examine securities markets, as well as how securities are created and traded.

The is meant to broaden students’ knowledge on the basic concepts and principles of financial markets, its processes and practices, roles of commercial banks and other financial intermediaries, how to analyze and price different securities, have a general understanding on securities trading and regulation; be knowledgeable on macroeconomic, industry, fundamental and technical analysis; and have a general understanding of equity valuation models and financial statement analysis

**Objectives:**

The objectives of the course are to:

1. Identify the fundamentals of investment;
2. differentiate between concept of securities and investment;
3. discuss the major categories of securities;
4. describe the financial market;
5. discuss the function of financial market;
6. outline the functions of commercial banks and other financial intermediaries;
7. discuss the role of financial intermediaries in the economy;
8. discuss process of investments of financial securities; and
9. describe how to take the right investment decisions using relevant tools and techniques;

**Learning Outcomes:**

At the end of the course, student should be able to:

1. define basic concepts and principles of financial markets;

2. discuss processes and practices of financial markets;

3. list five (5) difference between the various types of financial markets;

4. list and discuss six (6) roles of commercial banks and other financial intermediaries;

5. analyze and price different securities;

6.explain five (5) roles of financial intermediaries in the economy.; and

7. identify non-bank financial institutions and list five (5) of the functions of each.

**Course Contents**

Overview of financial markets (Primary markets, Secondary markets, Market size, Transaction costs). The function of financial Markets: The raising of capital, the transfer of risk, price discovery. Global transactions with integration of financial markets, transfer of liquidity, international trade. Commercial banks and other financial intermediaries: financial intermediaries (banks, building societies, credit unions, financial advisers (brokers), insurance companies, collective investment schemes, pension funds. The role of financial intermediaries in the economy, capital formation, liquidity, maturity transformation, risk transformation, convenience denomination.

**Minimum Standard Additional to CCMAS**

As contained in 70% developed CCMAS

**Bayero University, Kano (BUK)**

**Faculty of Management Sciences**

**Department of Banking and Finance**

**B.Sc. Banking and Finance**

**BUK-FIN 103 Banking Technology (2 Units C: Elective; LH = 30; PH = 15)**

**Senate-approved relevance:**

Training of highly skilled graduates that can apply the knowledge gained for the development of Nigeria and Africa in general. This is in line with BUK’s mission to address African developmental challenges through cutting-edge research, knowledge transfer and training of high-quality graduates. BUK graduates of the Banking and Finance are competitive and locally relevant, as well as contribute to then use of ICT in driving banking and finance operations to cope with the challenges associated with digitalization of financial services for sustainable development.

**Overview:**

Technology is dramatically transforming every aspect of life thereby bringing about radical rethink on long-entrenched ways of doing things and traditional paths to development. Advancement in technology has had a profound effect on the delivery of financial services over the last few decades, and the pace of change and level of impact is continually increasing. Technology was first used as a means of enhancing speed, effectiveness and reducing errors of many routine processes, through centralization and automation. Now it provides a cost-effective and competitive solution to the delivery of financial services.

Electronic channels for payments and financial services delivery are increasingly taking advantage of networks and existing delivery channels such as Automated Teller Machines (ATMs), Point of Sales/Service (PoS), telephone banking (Tele-banking), Electronic Funds Transfer (EFT), brokerage and central securities clearing system, among others. Technology has become a critical success factor and modern business organizations should see it as an integral part of their business strategy, because it has had profound effect on business models and strategies over the last decade.

**Objectives:**

The objectives of the course are:

1. state definitions of banking technology and electronic banking;
2. discuss the evolution of banking technology and its impact on business models in the sector;
3. identify the benefits and challenges of electronic banking;
4. describe the nature and application of electronic money;
5. discuss the processes and procedures of electronic transfers;
6. identify the types, benefits and challenges of the ATM;
7. discuss the application of POS, Mobile Banking, Internet, extranet & Intranet Banking;
8. describe the role of the computer in banking;
9. discuss the adoption, promises and peril of technologies used in the management of securities and investment;
10. discuss overview of global and domestic payment systems;
11. describe the changing trends and innovations in payment systems; and
12. discuss the application of Blockchain technology, Artificial Intelligence, Cloud Computing and Big Data in banking.

**Learning Outcomes**

Upon completion of this course, student should be able to:

1. list five (5) significant features in the evolution of electronic banking;
2. discuss six (6) roles of modern technologies in the operations of banking services for proper management of organizational operations;
3. identify and explain five (5) Digital Products and their implementation in Banking Industry;
4. identify five (5) roles of Digital Banking in enhancing the profitability of Banks;
5. explain six (6) importance of new technologies and their usage, as well as digital disruptions and transformation of new business models in Banking; and
6. demonstrate requisite practical skills in application of these technologies and use of various social platforms in the processes of securities and investments management.

**Course Contents**

Banking technology defined; Electronic Banking, definition, evolution (basic informational, simple transactional, advanced transactional and virtual transactional), benefits and challenges; Electronic money – nature and applications; Electronic Transfers – processes and procedures; ATMs – types, benefits and challenges, POS, Mobile Banking, Internet, extranet & Intranet Banking, the computer and banking – adoption, promises and peril of the technologies to management of securities and investment. Overview of global and domestic payment systems. Changing Trends and Innovations in Payment Systems. Digital disruptions and its concepts, transformation in Banking, creation of new business models. Overview to Blockchain technology, Artificial Intelligence, Cloud Computing, Big Data.

**Minimum Standard Additional to CCMAS**

As contained in 70% developed CCMAS

**Bayero University, Kano (BUK)**

**Faculty of Management Sciences**

**Department of Banking and Finance**

**B.Sc. Banking and Finance**

**BUK-FIN 104 Introduction to Financial Accounting I (2 Units C: Core; LH = 30; PH = 30)**

**Senate-approved relevance:**

Training of highly skilled graduates that can apply the knowledge gained for the development of Nigeria and Africa in general. This is in line with BUK’s mission to address African developmental challenges through cutting-edge research, knowledge transfer and training of high-quality graduates. BUK graduates of the Banking and Finance are competitive and locally relevant, as well as contribute to accounting record keeping to support effective banking and finance operations.

**Overview:**

Financial accounting is critical to the success of a bank and its operations, as well as the satisfaction of its customers. It provides accounting information for planning and control, performance evaluations and various decisions by both the management of the banks and other stakeholders.

The course is designed to enable students to learn the application of the double entry system of book keeping, as well as the underlying principles, concepts, conventions and classification of accounts as applied in different types of transactions. The course will examine students on their ability to apply their knowledge to practical tasks, their ability to record transactions by double entry systems and their appreciation of the use of modern methods in the preparation of final accounts of a sole trader.

**Objectives:**

The objectives of the course are:

1. describe the nature and scope of accounting;
2. state the definition of bookkeeping and accounting;
3. discuss the differences and similarities between bookkeeping and accounting;
4. identify the objectives of financial accounting;
5. describe the financial accounting cycle;
6. discuss the various branches of accounting;
7. identify the methods of recording accounting data using manual and electronic devices;
8. discuss the source documents for Book-keeping and Accounting;
9. describe the original/principal/prime books of entry/ledgers in accounting;
10. state the principles of double entry and accounting equation, the trial balance; and
11. prepare bank reconciliation statement and final accounts of sole proprietors;

**Learning Outcomes**

At the end of this course, students should be able to:

1. describe the nature and scope of accounting;
2. identify five (5) differences between bookkeeping and accounting;
3. discuss five (5) objectives of financial accounting;
4. discuss the various branches of accounting; and methods of recording accounting data using manual and electronic devices;
5. prepare basic accounting records from primary books to extraction of trial balance; and
6. correct five (5) types of basic posting errors; and prepare bank reconciliation statements.

**Course Contents**

The nature and scope of accounting. Definition of bookkeeping and accounting. Differences and similarities between bookkeeping and accounting. Objectives of financial accounting, financial accounting cycle, various branches of accounting, methods of recording accounting data using manual and electronic devices. Source documents for Book-keeping and Accounting, original/principal/prime books of entry/ledgers in accounting. Principles of double entry and accounting equation, the trial balance, bank reconciliation statement, classification of revenue/receipts and expenditure (current & capital).

**Minimum Standard Additional to CCMAS**

As contained in 70% developed CCMAS

**BUK-FIN 105 Introduction to Financial Accounting II (2 Units C: Core; LH = 30; PH = 30)**

**Senate-approved relevance:**

Training of highly skilled graduates that can apply the knowledge gained for the development of Nigeria and Africa in general. This is in line with BUK’s mission to address African developmental challenges through cutting-edge research, knowledge transfer and training of high-quality graduates. BUK graduates of the Banking and Finance are competitive and locally relevant, as well as contribute to accounting record keeping to support effective banking and finance operations.

**Overview: At least 2 paragraphs**

Accounting is information system that support operations, management, planning, control and decision making within the organisation. It is essential for the operations of a bank, and checkmating fraud and abuses in the conduct of banking operations.

This course is designed to broaden the students’ knowledge on the conceptual framework of financial reporting, users and uses of accounting information, accounting concepts and conventions and correction of errors, suspense/memorandum account and control account. It will introduce the students to preparation of accounts involving incomplete record/single entries, the trading, profit or loss account, and statement of financial position of a sole trader. It is also intended to introduce students to the evolution of accounting standards and bodies responsible for that.

**Objectives:**

The objectives of the course are:

1. discuss the conceptual framework of financial reporting;
2. identify the users and uses of accounting information;
3. discuss accounting concepts and conventions;
4. describe correction of errors, suspense/memorandum account and control account;
5. prepare accounts from incomplete record/single entries, the trading, profit or loss account, and statement of financial position of a sole trader; and
6. describe the evolution of accounting standards and bodies responsible for that.

**Learning Outcomes**

At the end of this course, students should be able to:

1. explain the linkage between accounting and other information system;
2. define the conceptual framework of financial reporting;
3. identify five (5) users and uses of financial reports;
4. link the fundamental concepts and convention in financial accounting to financial report preparation;
5. list the five (5) types of accounting errors and how to correct them;
6. explain suspense account and three (3) of its uses;
7. prepare control accounts;
8. prepare accounts for not-for-profit organizations;
9. list four (4) differences between single entry and incomplete records.
10. prepare trading, profit or loss accounts of a sole trader, including adjustments; and
11. state the five (5) roles and functions of FRC and IASB in setting Accounting Standards.

**Course Contents**

Objectives of financial accounting. Limitations of financial accounting. Conceptual framework of financial reporting. Elements, users and uses of accounting information. Qualitative characteristics of useful accounting information. Accounting concepts and conventions. Correction of errors, suspense/memorandum account, control account, characteristics of non-profit and not-for- profit organisations. Preparation of accounts from incomplete record/single entries, the trading, profit or loss account, and statement of financial position of a sole trader, including adjustments. Introduction to the evolution of accounting standard setting bodies (NASB, FRC, IASC, IASB).and standards (SAS, IAS, and IFRS).

**Minimum Standard Additional to CCMAS**

As contained in 70% developed CCMAS

**Bayero University, Kano (BUK)**

**Faculty of Management Sciences**

**Department of Banking and Finance**

**B.Sc. Banking and Finance**

**BUK-FIN 106 Principles of Economics I (2 Units C: Core; LH = 30; PH = 0)**

**Senate-approved relevance:**

Training of highly skilled graduates that can apply the knowledge gained for the development of Nigeria and Africa in general. This is in line with BUK’s mission to address African developmental challenges through cutting-edge research, knowledge transfer and training of high-quality graduates. BUK graduates of the Banking and Finance are competitive and locally relevant, as well as contribute to economic decisions in the banking and finance sector for the overall growth and development of the country.

**Overview:**

Economics is a social science that studies how individuals, businesses, and governments allocate resources to satisfy their unlimited wants and needs. The principles of economics are the basic concepts and theories that form the foundation of the field. They provide a framework for understanding how markets work, how prices are determined, and how prices are determined, and how economic agents make decisions. Overall, the principles of economics provide a framework for understanding how individuals, businesses, and governments make decisions, how markets work, and how resources are allocated in an economy. These principles are essential for bankers who wants to understand how the economy works and make informed decisions leading, credit and financing decisions.

This course is designed to introduce students to the nature of economics and its basic problem of scarcity and choice. The methodology of economics and major areas of specialization. Historical development of ideas from the classical, neoclassical, utilitarian and welfare Economists, elementary principles of microeconomics, partial equilibrium analysis, demand and supply; and their laws, and determinants, market structure, the firms and production functions.

**Objectives**

The objectives of the course are to:

1. describe the nature of economic science and its basic problem of scarcity and choice;
2. describe the methodology of economics and major areas of specialization;
3. describe the historical development of ideas from the classical, neoclassical, utilitarian and welfare economists;
4. discuss the major propositions in the various areas of specialization and elementary principles of microeconomics;
5. describe the partial equilibrium analysis;
6. discuss demand and supply; and their laws, determinants and types in statement and graphical format; and
7. discuss the firms and production functions, as well as market structure.

**Learning outcomes**

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

1. Identify at least 5 basic problems of scarcity and choice;
2. List at least 2 major areas of specialization in economics;
3. describe at least 2 historical developments of ideas from the classical, neoclassical, utilitarian and welfare economists;
4. list at least 3 elementary principles of microeconomics;
5. highlight at least 2 types of demand and supply; and their laws, determinants and types in statement and graphical format; and
6. list all the four (4) factors of production.

**Course Contents**

An introduction to the nature of economic science and its basic problem of scarcity and choice. The methodology of economics and major areas of specialization. Historical development of ideas from the classical, neoclassical, utilitarian and welfare economists. Major findings in the various areas of specialization and elementary principles of microeconomics, as well as partial equilibrium analysis. Demand and Supply; and their laws. Determinants and types in statement and graphical format. The firms and production functions, as well as market structure.

**Minimum Standard Additional to CCMAS**

As contained in 70% developed CCMAS

**Bayero University, Kano (BUK)**

**Faculty of Management Sciences**

**Department of Banking and Finance**

**B.Sc. Banking and Finance**

**BUK-FIN 107 Principles of Economics II (2 Units C: Core; LH = 30; PH = 0)**

**Senate-approved relevance:**

Training of highly skilled graduates that can apply the knowledge gained for the development of Nigeria and Africa in general. This is in line with BUK’s mission to address African developmental challenges through cutting-edge research, knowledge transfer and training of high-quality graduates. BUK graduates of the Banking and Finance are competitive and locally relevant, as well as contribute to economic decisions in the banking and finance sector for the overall growth and development of the country.

**Overview:**

The principles of economics provide a broad framework for understanding how the economy works, how markets allocate resources, and how public policy can be used to promote economic efficiency and equity. These principles are essential for anyone who wants to make informed decisions about their economic behaviour or participate in policy debates about the economy.

The course is designed to expose students to treatment of functions, index numbers, variables and functional relationships. It also introduces the students to national income accounting, consumption, savings and investments, government activities (taxation and government expenditure), money and the banking system, aggregate supply, unemployment and inflation, exchange rates, balance of payment and global interdependence.

**Objectives**

The objectives of the course are to:

1. discuss basic concept of functions index numbers and dependent and independent variables in functions;
2. describe the basic concept of national income accounting;
3. discuss the circular flow of income, withdrawals and injections;
4. describe the national income determination and analysis;
5. describe the nature of consumption, savings and investments;
6. identify the processes of taxation and government expenditure;
7. discuss money and the banking system;
8. discuss aggregate supply, unemployment and inflation;
9. discuss exchange rates, balance of payment and global interdependence.

**Learning Outcomes**

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

1. explain at least 3 functions of index numbers, dependent and independent variables;
2. explain at least 4 basic concepts of national income accounting;
3. discuss at least 4 processes of taxation and government expenditure;
4. discuss at least 3 uses of money and explain the nature of the banking system;
5. explain at least 3 aggregate supply and 3 types of unemployment and inflation; and
6. describe at least 3 types of exchange rates, balance of payment and global interdependence

**Course Contents**

Treatment of Functions. Index numbers. Variables and functional relationships. Basic concept of national income accounting. The circular flow of income. Withdrawals. Injections. National Income determination and analysis. Introduction to consumption, savings and investments. Elementary understanding of government activities: taxation and government expenditure. Money and the banking system. Aggregate supply. Unemployment. Inflation. The basic terminology in external economy. Exchange rates. Balance of payment.Global interdependence.

**Minimum Standard Additional to CCMAS**

As contained in 70% developed CCMAS

**Bayero University, Kano (BUK)**

**Faculty of Management Sciences**

**Department of Banking and Finance**

**B.Sc. Banking and Finance**

**BUK-FIN 108 Mentoring and Character Building I (2 Units C: Core; LH = 30; PH = 45)**

**Senate-approved relevance:**

Training of highly skilled graduates that can apply the knowledge gained for the development of Nigeria and Africa in general. This is in line with BUK’s mission to address African developmental challenges through cutting-edge research, knowledge transfer and training of high-quality graduates. BUK graduates of the Banking and Finance are competitive and locally relevant,, who have the right character, ethics, professionalism and decorum to effectively and selflessly discharge of their duties for socio-economic development.

This course aligns with the vision and mission of Bayero University Kano to produce graduates that are highly qualified with excellent knowledge and high proficiency in skills capable of delivering excellent, respectful, empathic and culturally attuned healthcare services to society devoid of exploitation. The character, professional outlook as well as the works ethics of the graduates would be sharpened by the course to achieve this goal.

**Overview:**

Character building and mentoring is designed to help undergraduates develop essential life skills and shape their character to enable them add value and selflessly contribute their quota to economic growth and development in various aspects of national life. The programme will go a long way in enhancing the quality of its graduates in terms of character, learning, as well as increasing the visibility of the University. This can help to encourage hard-work, honesty, integrity, decorum and professionalises; reduce examination misconduct amongst students; improve student`s performance in examination; reduce students’ drop-out rate; reduce substance use amongst students; bring unity amongst the students and lecturers; .enhance students’ affiliation with the university. Others are boost students confidence and positive thinking; enhance students’ morality and ethics in both thinking and action; support the production of students who are worthy in character; enhance students’ image and self-esteem; enhance students’ compliance with established rules and respect for constituted authorities; and enhance the capacity of the students to handle ethical issues, among others.

The course is designed to introduce students to volunteer work (through participating in community service and developing empathy and a sense of responsibility towards others), leadership development (to take leadership roles, enhance their decision making, communication skills, and problem solving skills). It also intend to expose the students to the need for patriotism and nation building, university affiliation, team building skills and interpersonal relations, public speaking, time and stress management, mindfulness and meditation, respected for diversity and constituted authorities and reflective journalising. The course will also develop students’ knowledge on how to guard against substance use, child-abuse, cyber-crime, corruption, cross boarder crimes, money laundering, gender disparity, domestic violence, and other negative vices that can affect social peace, progress and development.

**Objectives:**

The objectives of the course are:

1. outline how and why to engage volunteer work (through participating in community service and developing empathy and a sense of responsibility towards others);
2. discuss leadership development skills to take leadership roles, enhance their decision making, communication skills, and problem solving skills;
3. describe the benefits for patriotism and nation building and university affiliation;
4. discuss how to build effective teams and relates well with all and sundry through effective interpersonal relations;
5. identify how to acquire and appropriately use emotional intelligence;
6. identify how to improve public speaking skills, time and stress management, mindfulness and meditation, respected for diversity and constituted authorities and reflective journalising; and
7. discuss how to guard against substance use, child-abuse, cyber-crime, corruption, cross boarder crimes, money laundering, gender disparity, domestic violence, and other negative vices that can affect social peace, progress and development.

**Learning Outcomes**

At the end of the course, the students should be able to:

1. list at least five (5) ways they can engage in volunteer work (through participating in community service);
2. list five (5) ways than can be used in developing empathy and a sense of responsibility towards others;
3. discuss three (3) strategies for enhancing leadership development skills, decision making, communication skills, and problem solving skills;
4. list at least five (5) patriotism and nation building and university affiliation;
5. discuss five (5) on how to build effective teams and relates well with all and sundry through effective interpersonal relations;
6. identify three (3) strategies on how to acquire and appropriately use emotional intelligence;
7. identify four (4) strategies for improving public speaking skills, time and stress management, mindfulness and meditation, respected for diversity and constituted authorities and reflective journalising; and
8. identify at least five (5) strategies that can be used to guard against substance use, child-abuse, cyber-crime, corruption, cross boarder crimes, money laundering, gender disparity, domestic violence, and other negative vices that can affect social peace, progress and development.

**Course Contents**

Volunteer work (participating in community service). Developing empathy and a sense of responsibility towards others. Leadership development skills (leadership roles in clubs, organizations, or student government). Ethical decision making strategy. Communication skills. Problem solving. Public speaking (participation in debates, mock trials and presentations). Developing confidence and overcoming fear of public speaking. Improving communication skills. Mindfulness and Meditation. Emotional intelligence. Stress and Time Management and organization skills. (balancing academic, personal and extracurricular responsibilities and improving wellbeing). Reflective Journaling (writing in a journal). Professionalism. Followership. Patriotism and Nation building. Role-model and self-esteem. University affiliation. Team building skills and interpersonal relations. Public speaking. Respected for diversity and constituted authorities. How to guard against substance use, child-abuse, cyber-crime, corruption, cross boarder crimes, money laundering, gender disparity, domestic violence, and other negative vices that can affect social peace, progress and development.

The course is divided into parts; lectures for year one and practical exercises to start in year two and terminates at the final year. The lectures will start in the first semester and terminates in the second semester of year 1 with a single examination. While the DE students are to attend the lectures along with year 1 students. On the other hand, the practical will start from year two and terminates at the final year. The students (mentees) are to be allocated to lecturers (mentors) for mentoring and guidance from year 2 to the final year of their study in the University.

**Minimum Standard Additional to CCMAS**

As contained in 70% developed CCMAS

**Bayero University, Kano (BUK)**

**Faculty of Management Sciences**

**Department of Banking and Finance**

**B.Sc. Banking and Finance**

**BUK-FIN 219 Principles of Islamic Banking & Finance (2 Units C: Elective; LH = 30;**

**PH = 0)**

**Senate-approved relevance:**

Training of highly skilled graduates that can apply the knowledge gained for the development of Nigeria and Africa in general. This is in line with BUK’s mission to address African developmental challenges through cutting-edge research, knowledge transfer and training of high-quality graduates. BUK graduates of the Banking and Finance are competitive and locally relevant, as well as contribute to economic decisions in the banking and finance sector for the overall growth and development of the country. The need for knowledge of Islamic banking and finance is paramount to the University graduate to enable them effectively take their place in the financial system, as Islamic finance emerged as a viable alternative option.

**Overview:**

The course is designed to expose the students to the fundamentals of Islamic banking and finance, with a view to helping them use their knowledge to enhance financial inclusion and banking habits especially among predominantly Muslim communities, where conventional banking is shun by many due its non-compliance with the Shari’ah. Kano the immediate host of the university, therefore stands to benefit from this.

An exploratory analysis of the current Islamic finance systems is also covered in the course with special attention given to the Nigerian ecosystem vis-à-vis the regulatory framework within which non-interest financial institutions operates due to the differences in the accounting practices from the conventional system.

**Objectives:**

The objectives of the course are:

1. identify the significance of sharia compliance in banking in enhancing financial inclusion and banking habits, especially among Muslim communities;
2. discuss concepts and principles governing sharia compliance in financial transactions;
3. discuss the various sharia-compliant financial instruments;
4. describe the principles of Islamic insurance/(Takaful) and its differences with the conventional insurance;
5. describe the methods of risk management within the ambit of Sharia;
6. discuss the regulatory framework within which non-interest financial institutions operate in Nigeria; and
7. identify the prospects and challenges of Islamic finance in Nigeria and the world at large.

**Learning Outcomes**

At the end of the course, the students should be able to:

1. discuss the epistemology of principles of Islamic finance and insurance;
2. discuss the principles of Islamic banking and finance;
3. identify at least five (5) importance of Shari’ah compliance and ethics in all Islamic financial transactions;
4. list at least five (5) differences between Sharia-compliant securities and non-compliant securities;
5. identify and discuss and five (5) Islamic financial instruments and Islamic equity investments;
6. discuss the concept and principles of Takaful (Islamic Insurance) and its various types;
7. discuss management of risk in Islamic banking and finance within the ambit of sharia;
8. list at least five (5) prospects and challenges of Islamic financial systems in Nigeria and the world at large; and
9. discuss the regulatory framework within which Islamic financial systems operate in Nigeria.

**Course Contents**

Introduction to Islamic Finance (meaning, foundation, nature, scope, objectives and differences). The philosophy and features of Islamic finance (alternative financing principles, valid gains on investment, entitlement to profit-with risk and responsibility, Islamic banks dealing in goods not in money). Major prohibited elements in Islamic finance (*riba, gharar, maysir /qymar*, two mutually contingent contracts). Islamic commercial operations (B*ai* -exchange of values- and its types, trade profit versus interest, permissibility of trade and prohibition of interest, requirements of a valid sale contract, object of the sale contract, *riba* and *gharar* involvement in sales). Ethical issues in Islamic finance; Islamic law of contracts and business transactions; Islamic banking operations, products and services; and *Sharia* related issues such as *fiqh, usul al-fiqh, fiqh* rulings, objectives and sources of Sharia. Concept of Takaful, Fundamentals of Takaful, Principles of Takaful Operations, Family and General Takaful Products, Takaful Business Operations, Takaful Legislation in Nigeria and Challenges of Takaful Operations in Nigeria. Islamic capital market and sukuk. Regulatory Framework for Non-Interest Financial Institutions in Nigeria.

**Minimum Standard Additional to CCMAS**

As contained in 70% developed CCMAS

**Bayero University, Kano (BUK)**

**Faculty of Management Sciences**

**Department of Banking and Finance**

**B.Sc. Banking and Finance**

**BUK-FIN 220 Customer Service and Relationship Management (2 Units C: Elective; LH = 30; PH = 0)**

**Senate-approved relevance:**

Training of highly skilled graduates that can apply the knowledge gained for the development of Nigeria and Africa in general. This is in line with BUK’s mission to address African developmental challenges through cutting-edge research, knowledge transfer and training of high-quality graduates. BUK graduates of the Banking and Finance are competitive and locally relevant, as well as contribute to effective customer service and relationship management in the banking and finance sector for the overall growth and development of the country.

**Overview:**

The course teaches the basic principles of Customer Relationship Management. It presents the services provided to customers as the sales of the business. It also gives a treatise on the strategies employed to maintain customer relations. It also shows how to acquire and safeguard the data of customers in line with best practice and the Know-Your-Customer doctrine of the finance industry.

The course introduces students to SLAs (Service Level Agreement) and how to draft them It further delves into the methods of conflict resolution, between the bank and the customer, in case of breakdown of harmonious working relations.

**Objectives:**

The objectives of the course are to ensure students:

1. discuss the concept and importance of customer relationship management;
2. outline well-defined strategies that are required to maintain good customer relations;
3. define strategies, initiate and maintain them with a view to improving customer relation.
4. list the importance of having data and information on their customers and also the importance of privacy and security of such information/data;
5. formulate and maintain SLAs; and
6. describe how to employ conflict resolution mechanisms in a case of disagreement with customers.

**Learning Outcomes**

At the end of this course, students should be able to:

1. define at least five (5) key customer relationship management (CRM) concepts;
2. identify at least five (5) key strategies for CRM and customer data management;
3. give example of CRM through SLAs;
4. discuss the concept and list at least five (5) importance of customer relationship management;
5. outline any four (4) well-defined strategies that are required to maintain good customer relations;
6. identify any four (4) strategies that can be used to improve customer relation.
7. discuss the importance of having data and information on their customers and also the importance of privacy and security of such information/data;
8. describe how to formulate and maintain SLAs; and
9. describe how to employ conflict resolution mechanisms in a case of disagreement with customers.

**Course Contents**

Customer Relationship Management: Definition of CRM; Importance of CRM; the Power of CRM; CRM Success Factors. The Customer Service/Sales Profile: Definition; The Three Levels of Service/Sales; The Shape of Your Customer Service/Sales Profile; Pitfalls of the Customer Service/Sales Profile; CRM and Your Profile; Managing Your Customer Service/Sales Profile (Contact Centre, Brokerage); Managing Initial or Stand-Alone Transactions; Managing for Repeat Business; Managing for Customer Advocacy. Choosing CRM Strategy: CRM Strategy Starting Points; the CRM Strategy Creation; Identify Potential Strategies. CRM Strategy Selection. Managing and Sharing Customer Data. Managing Customer Information—Databases: Ethics and Legalities of Data Use; Tools for Capturing Customer Information. Service-Level Agreements: Service-Level Agreements Defined; Three Keys to Effective SLAs; Creating an SLA; Using SLAs to Support Internal Customer Relationships; Making SLAs Work. E-Commerce: Customer Relationships on the Internet; Choosing the Right Vehicle; Three Rules for Success on the Road to E-Commerce; Managing Relationships Through Conflict; Fighting Complacency; Resetting Your CRM Strategy.

**Minimum Standard Additional to CCMAS**

As contained in 70% developed CCMAS

**Bayero University, Kano (BUK)**

**Faculty of Management Sciences**

**Department of Banking and Finance**

**B.Sc. Banking and Finance**

**BUK-FIN 221 Professionalism and Career Development in Banking and Finance (2 Units C: Elective; LH = 30; PH = 0)**

**Senate-approved relevance:**

Training of high-quality graduates that are well skilled and knowledgeable in career development, ethics and professionalism that enhance the advancement of finance and banking professionals in the private and public sectors in Nigeria and across the world in line with BUK’s mission to address African developmental challenges through cutting-edge research, knowledge transfers and training of high-quality graduates. BUK banking and finance graduates are globally competitive with local relevance. The graduates are well-informed of professional bodies and qualifications that will enhance successful career development and promoting the development of technical knowledge, professional competence, ethical considerations and practical experience which modern bankers and finance professionals need to function in business environment.

**Overview:**

This course introduces students to professional bodies, associations, organisations and examinations. It provides basic knowledge on the requirements to become professional, certified or chartered banker, and it offers a framework for career development and advancement. The course is designed to expose students to relevant professional bodies concerning membership registration and expected commitment of members to the professional bodies.

The course is structured to build the capacity of students in the areas of qualifying examinations, career development and advancement of professional skills at the national and international levels. The importance of the course lies in producing agile banking professionals capable of adding value in workplaces, enhancing gainfully employability skills and driving productivity in the economy.

**Objectives:**

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

1. discuss finance and banking professions;
2. identify how to achieve career development and advancement in finance and banking;
3. discuss the challenges of banking profession and employability skills of 21st century bankers and finance professionals;
4. outline the objectives and functions of the Chartered Institute of Bankers of Nigeria (CIBN) and the Chartered Institute of Stockbrokers (CIS);
5. outline the objectives and functions of the Fund Managers Association of Nigeria (FMAN);
6. outline the objectives and functions of Association of Investment Advisers and Portfolio Managers (AIPM).
7. outline the objectives and functions of the Association of National Accountants of Nigeria (ANAN), Chartered Accountants of Nigeria (ICAN) and Chartered Institute of Taxation of Nigeria (CITN); and
8. outline the objectives and functions of the Chartered Bankers Institute (CBI), Institute of Banking and Finance (IBF), International Institute of Islamic Bankers (IIIB), Institute of Islamic Banking and Insurance (IIBI), and Institute of Islamic Banking and Finance (IIUM).

**Learning Outcomes:**

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

1. define the concept finance and banking and finance professionals;
2. discuss career development and advancement in banking and finance;
3. list at least five (5) challenges of banking and finance profession and employability skills of 21st century bankers and finance professionals;
4. state the vision, mission, membership registration requirements, and stages of qualifying examinations, categories of memberships and at least five (5) benefits of membership of CIBN and CIS;
5. state the vision, mission, membership registration requirements, and stages of qualifying examinations, categories of memberships and at least five (5) benefits of membership of ANAN, ICAN and CITN;
6. state the vision, mission, membership registration requirements, stages of qualifying examinations, categories of memberships and at least five (5) benefits of membership of AIPM, FMAN, CBI, and IBF; and
7. state the vision, mission, membership registration requirements, stages of qualifying examinations, categories of memberships and at least five (5) benefits of membership of IIIB, IIBI and IIUM.

**Course Content:**

**T**he concept and overview of professional bankers and finance professionals. **T**he concept and overview of career development and advancement in banking and finance. **C**hartered Institute of Bankers of Nigeria (CIBN), **T**he Chartered Institute of Stockbrokers (CIS). **F**und Managers Association of Nigeria (FMAN). **A**ssociation of Investment Advisers and Portfolio Managers (AIPM). **A**ssociation of National Accountants of Nigeria (ANAN). **T**he Institute of Chartered Accountants of Nigeria (ICAN). **T**he Chartered Institute of Taxation of Nigeria (CITN). **C**hartered Bankers Institute (CBI). **T**he London Institute of Banking and Finance (LIBF). **I**nternational Institute of Islamic Bankers (IIIB). **I**nstitute of Islamic Banking and Insurance (IIBI). **I**nstitute of Islamic Banking and Finance (IIUM). **C**hallenges of career development and advancement in banking and finance professions. **C**hallenges of finance and banking profession and practice. **F**uture prospect of banking and finance professions. **E**mployability skills of a 21st century and savvy bankers and finance professionals. **P**rofessional skills development. **P**rofessional values, ethics and attitudes.

**Minimum standard additional to CCMAS**

As contained in 70% developed CCMAS

**Bayero University, Kano (BUK)**

**Faculty of Management Sciences**

**Department of Banking and Finance**

**B.Sc. Banking and Finance**

**BUK-FIN 222 Introduction to Microeconomics l (2 Units C: Elective; LH = 30; PH = 0)**

**Senate-approved relevance:**

Training of highly skilled graduates that can apply the knowledge gained for the development of Nigeria and Africa in general. This is in line with BUK’s mission to address African developmental challenges through cutting-edge research, knowledge transfer and training of high-quality graduates. BUK graduates of the Banking and Finance are competitive and locally relevant, as well as contribute to economic decisions in the banking and finance sector for the overall growth and development of the country.

**Overview:**

The course will broaden the knowledge of students on the basic difference between micro- and macro-economics. It gives a general understanding of decisions of individuals, households and firms in allocating resources to various alternative options. It further explains the relationships between demand, supply and prices in an economy.

The course will expose students to the importance of utility in the decisions to either allocate resources to production, exchange or consumption. The course also shows how mathematical models can be used to predict the behaviour of the market actors so as to be to predict the actions of market actors in the economy.

**Objectives**

The objectives of the course are:

1. state the basic understanding of the differences between macroeconomics and microeconomics;
2. give an exposition of the economic decisions of the individual and the firm;
3. state the laws of individual and market demand and the differences between microeconomics and macroeconomics;
4. describe how to use mathematics in the determination of the most probable actions of the market participants; and
5. describe how to use of mathematical tools in the determination of equilibrium prices.

**Learning Outcomes**

At the end of the course, the students should be able to:

1. list at least four (4) differences between microeconomics and macroeconomics;
2. define the laws of individual and market demand and supply and their elasticities;
3. explain the basic elements in microeconomics in terms of foundation subject matter of household consumer behaviour using indifference curves;
4. describe elementary production and costs with isoquant and Isocost, treated in graphical form and simple mathematical capsules;
5. describe how to use of mathematical tools in the determination of equilibrium prices.

**Course Contents**

Introduction to microeconomics. The partial equilibrium analysis with respect to basic. Microeconomic variables like individual and market demand, individual and market supply. Shapes of the demand and supply curves. Price elasticity of demand. Arc and point elasticity of demand. Income and cross elasticities. Consumer behaviour: Cardinalist, Ordinalist using indifference curves, their graphical and mathematical presentation and Partial derivative. Consumer surplus. Income and substitution effects in consumption. Cobweb analysis. Government price control. The production functions. Introductory theories of production and cost: Short- and Long-run production with laws of diminishing returns or variable proportion, marginal rate of technical substitution, Isocost, returns to scale, expansion path and factor substitution. Graphical and mathematical treatments of these.

**Minimum Standard Additional to CCMAS**

As contained in 70% developed CCMAS

**Bayero University, Kano (BUK)**

**Faculty of Management Sciences**

**Department of Banking and Finance**

**B.Sc. Banking and Finance**

**BUK-FIN 223 Introduction to Macroeconomics I (2 Units C: Elective; LH = 30; PH = 0)**

**Senate-approved relevance:**

Training of highly skilled graduates that can apply the knowledge gained for the development of Nigeria and Africa in general. This is in line with BUK’s mission to address African developmental challenges through cutting-edge research, knowledge transfer and training of high-quality graduates. BUK graduates of the Banking and Finance are competitive and locally relevant, as well as contribute to economic decisions in the banking and finance sector for the overall growth and development of the country.

**Overview:**

Macroeconomics deals with the behaviour and performance of an economy as a whole, rather than individual markets or economic agents. It deals also with large scale economic phenomena, such as the total production and income of a country, the level of employment and unemployment, the general price level, and the overall level of economic growth.

This course is therefore concerned with exposing the students to understand and analyze the key variables that drive the economy and the relationships between these variables. These variables include gross domestic product (GDP), which is the total value of all goods and services produced in an economy in a given period, inflation, which is the rate at which the general price level is increasing, and unemployment, which is the percentage of the labour force that is not employed but seeking work.

**Objectives:**

The objectives of the course are:

1. outline the goals of macroeconomics;
2. discuss the nature and scope of macroeconomics;
3. define the concept of national income accounting;
4. discuss concept gross domestic product (GDP) and its components;
5. describe the nature of consumer price index and National Income with its derivatives;
6. discuss the consumption and savings theories and their determinants;
7. explain the theories of investment and their determinants; and
8. explain the government roles within the context of a 3- Sector model.

**Learning Outcomes**

At the end of the course, the students should be able to:

1. distinguish elements of microeconomics which deal individual households, firms and market from elements of macroeconomics that is concerned with aggregates in terms of nature and scope;
2. discuss economic models, general equilibrium and disequilibrium;
3. identify at least five (5) goals of macroeconomics; gross domestic product measurement and components;
4. explain the basic theories of consumption, savings and investments in economic science their determinants; and
5. list at least five (5) roles of the government within the context of a 3- Sector model.

**Course Contents**

Distinction between Microeconomics and Macroeconomics in the context of partial and general equilibrium. The goals of macroeconomics. Nature and Scope of Macroeconomics. Concept of National Income Accounting, Gross Domestic Product (GDP) and its components, its calculation and derivatives. Gross National Product, GDP deflator and its uses, cost of living; consumer price index and National Income with its derivatives. Consumption and Savings theories and their determinants. The Multiplier and the relations between APC, APS, MPC, MPS. Also, the theories of investment and its determinants, as well as introduction to government roles within the context of a 3- Sector model.

**Minimum Standard Additional to CCMAS**

As contained in 70% developed CCMAS

**Bayero University, Kano (BUK)**

**Faculty of Management Sciences**

**Department of Banking and Finance**

**B.Sc. Banking and Finance**

**BUK-FIN 224 Structure of the Nigerian Economy (2 Units C: Elective; LH = 30; PH = 0)**

**Senate-approved relevance:**

Training of highly skilled graduates that can apply the knowledge gained for the development of Nigeria and Africa in general. This is in line with BUK’s mission to address African developmental challenges through cutting-edge research, knowledge transfer and training of high-quality graduates. BUK graduates of the Banking and Finance are competitive and locally relevant, as well as contribute to economic decisions in the banking and finance sector for the overall growth and development of the country.

**Overview:**

This course is designed to introduce students to development in the pre-colonial and post-colonial periods with regards to development of economic and social structure of the Nigerian economy. It meant to enhance the knowledge of the students on the modern nature and structure of the Nigerian economy.

Other areas that the course focuses on include the Primary Sector, comprising of Agriculture, Mining and other extractive industries, and the Secondary Sector, comprising of the micro, small, medium and large-scale enterprises including manufacturing and allied enterprises with their Associations such as, MAN. It also deals with the Tertiary Sector or Services, comprising of Banking, Insurance, Commerce, Shipping, Entertainment, Sports and many others and their Associations like NACCIMA.

**Objectives:**

The objectives of the course are:

1. give a comprehensive account of the development and transition of the Nigerian economy before, during and after the colonial occupation of the country;
2. describe the different sectors of the Nigerian and their state of development;
3. outline the prospects and challenges of the economy as regards its development;
4. explain regulatory framework within which economic actors operate in the Nigeria; and
5. list the significance of the agricultural sector vis-à-vis the other sectors of the economy.

**Learning Outcomes**

At the end of the course, the students should be able to:

1. list and discuss at least five (5) features of the Nigerian economy in pre- and post-colonial era and up to the present time;
2. explain the concepts of economic growth and development;
3. identify and explain at least three (3) economic sectors and broad contributions of each to the Nigerian economy over time, as well as the changes that have taking place since independence, with future prospects.
4. list at least five (5) significance of the agricultural sector vis-à-vis the other sectors of the economy; and
5. list at least four (4) differences between the different sectors of the Nigerian.

**Course Contents**

Introduction to development in the pre-colonial and post-colonial periods with regards to development of economic and social structure of the Nigerian economy. The modern nature and structure of the Nigerian economy: Primary Sector: Agriculture, Mining and other extractive industries. Secondary Sector: Small, medium and large-scale enterprises including manufacturing and allied enterprises with their Associations such as, MAN. The Tertiary Sector or Services: Banking, Insurance, Commerce, Shipping, Entertainment, Sports and many others and their Associations like NACCIMA. The functions and roles of agriculture, industry and service sectors in Nigerian economic development. Growth of income, employment, wages and prices in Nigeria since independence.

**Minimum Standard Additional to CCMAS**

As contained in 70% developed CCMAS

**Bayero University, Kano (BUK)**

**Faculty of Management Sciences**

**Department of Banking and Finance**

**B.Sc. Banking and Finance**

**BUK-FIN 225 Financial Accounting I (2 Units C: Core; LH = 30; PH = 30)**

**Senate-approved relevance:**

Training of highly skilled graduates that can apply the knowledge gained for the development of Nigeria and Africa in general. This is in line with BUK’s mission to address African developmental challenges through cutting-edge research, knowledge transfer and training of high-quality graduates. BUK graduates of the Banking and Finance are competitive and locally relevant, as well as contribute to accounting record keeping and provision of financial information for planning, decision making, control and performance evaluation for the overall growth and development of the country.

**Overview:**

The course is designed to show students how to prepare financial statements for different types of consumers; it explains the legal requirements and standards expected that financial statements must meet. It also gives the students the financial reporting standards required by law in order to curtail the use of sharp practices to deceive unwitting consumers,

The course also designed to expose the students to IASB framework for the preparation and presentation of financial statements, IFRS 15 (Revenue) and IAS 1 (Presentation of Financial Statements) IAS 2 (Accounting for Inventories. Introduction), IAS 8 (Accounting policies), IAS 16 (Property, plant and equipment), IAS 20 (Government Grants) and IAS 23 (Borrowing Costs).

**Objectives:**

The objectives of the course are:

1. prepare financial statements for different purposes;
2. explain the legal implications of accounting reporting standards;
3. identify the accounting standards required by law to be applied in Nigeria;
4. explain accounting for borrowing costs, government grants and inventory; and
5. discuss IASB framework for the preparation and presentation of financial statements.

**Learning Outcomes**

At the end of this course, students should be able to:

1. discuss the at least four (4) features of the framework for the preparation and presentation of financial statements;
2. Prepare simple financial statements;
3. describe Account for borrowing cost;
4. discuss accounting for government grants;
5. define at least five (5) relevant terms under IFRS 15 – Revenue;
6. outline five (5) features of accounting for inventory;
7. list and explain at least five (5) accounting policies; and
8. define at least four (4) relevant terms under IAS 1, 2, 8, 6, 20 and 23.

**Course Contents**

IASB framework for the preparation and presentation of financial statements. Introduction to IFRS 15 – Revenue and IAS 1. Presentation of Financial Statements. IAS 2. Accounting for Inventories. Introduction to IAS 8 – Accounting policies, IAS 16 – Property, plant and equipment, IAS 20 – Government Grants and IAS 23 – Borrowing Costs. Advanced issues in partnership Account to include: dissolution of partnership, conversion of partnership to limited liability company. piecemeal realization and distribution. Accounting for special transactions to include: Container Accounts, Insurance Claims, Contract Accounts, Unit trusts, Estate Agencies, investment, leasing and Hire purchase Accounts, pension and provident fund and Voyage Accounts. Branch Accounts: Selling agency and autonomous branch, transfers at costs and selling price, current accounts: Introduction to foreign branch.

**Minimum Standard Additional to CCMAS**

As contained in 70% developed CCMAS

**Bayero University, Kano (BUK)**

**Faculty of Management Sciences**

**Department of Banking and Finance**

**B.Sc. Banking and Finance**

**BUK-FIN 226 Cost Accounting (2 Units C: Elective; LH = 30; PH = 30)**

**Senate-approved relevance:**

Training of highly skilled graduates that can apply the knowledge gained for the development of Nigeria and Africa in general. This is in line with BUK’s mission to address African developmental challenges through cutting-edge research, knowledge transfer and training of high-quality graduates. BUK graduates of the Banking and Finance are competitive and locally relevant, as well as contribute to determination of cost of activities and operations for maximum profitability, wealth maximization and value of forms.

**Overview:**

The course as the title is primarily concerned the costs incurred by the daily running of a firm. It classifies the several of costs by their nature and proceeds to identify each type based on the classification method. The course goes further explain the importance of cost accounting and the justification for the dedication of a unit in the finance department of any organisation to handle it.

The course goes further into the specifics of the treatment of costs in the accounting system of the organisation so as to ensure profitability or cost efficiency/efficacy in the daily operations of the firm. It also gives an overview on budgeting and cash budget and how it affects cost analysis.

**Objectives:**

The objectives of the course are:

1. identify and explain the nature and objective of cost accounting;
2. list the importance of a cost accounting system;
3. identify and explain the different types of costs and how to handle their treatment in the accounting system of the firm;
4. explain the behaviour of costs and how to capture process gains and losses;
5. identify the different costing methods used in a firm; and
6. outline the importance of budgeting and keeping within budget with regards to costs.

**Learning Outcomes**

At the end of this course, students should be able to:

1. explain the nature and objective of a cost accounting system;
2. describe the organisation of cost accounting department and its relationship with other departments;
3. identify at least five (5) elements of cost, cost classification, estimation and behaviour;
4. explain accounting for materials, labour and overhead in a cost accounting system;
5. explain costing methods - specific order and process costing;
6. discuss the treatment of process gains and losses;
7. prepare integrated and interlocking accounts;
8. discuss the concept of marginal and standard costing with simple variance analysis; and explain functional budgets and cash budget;
9. list at least five (5) different types of costs and explain them;
10. identify at least three (3) costing methods used in a firm; and
11. outline at least five (5) the importance of budgeting.

**Course Contents**

Definition of cost and cost accounting. The need for and installation of a cost accounting system, objectives of a cost accounting system, organisation of a cost accounting department and its relationship with other departments, advantages and limitations of a cost accounting system. Differences between cost and financial accounting, and cost and management accounting. Classification and estimation of cost into variable and fixed elements. Account for materials, labour and overhead. Preparation of specific order costing (job, batch and contract), process costing, including treatment of process gains and losses in line with IAS 2, integrated and interlocking accounts, explain and apply costing techniques marginal costing, (break-even and CVP analysis), standard costing. Prepare and explain simple variance analysis, and explain and prepare functional budget and cash budget.

**Minimum Standard Additional to CCMAS**

As contained in 70% developed CCMAS

**Bayero University, Kano (BUK)**

**Faculty of Management Sciences**

**Department of Banking and Finance**

**B.Sc. Banking and Finance**

**BUK-FIN 318 Islamic Banking Products and Services (2 Units C: Elective; LH = 30; PH = 0)**

**Senate-approved relevance:**

Training of highly skilled graduates that can apply the knowledge gained for the development of Nigeria and Africa in general. This is in line with BUK’s mission to address African developmental challenges through cutting-edge research, knowledge transfer and training of high-quality graduates. BUK graduates of the Banking and Finance are competitive and locally relevant, as well as contribute to development of Islamic banking and finance industry for the overall growth and development of the country.

**Overview:**

This course focuses on products and services of Islamic banks ranging from equity financing products such as; *Mudarabah, Musharakah,*to debt financing such as *Salam, Istisna’a, Murabaha, Ijarah, Ijarah Wa Iqtina; Ijarah Thumma Bay‘ , Ijarah Muntahiya bi al-Tamleek* and fee-based services such as *Kafalah/Dhaman (Guarantee) Wakalah (Agency).*

The course is meant to broaden students’ knowledge on the fundamental features and structure of Islamic banking products and services, Shari’ah compliance, area of fundamental differences between Islamic banking products and their conventional counterparts.

**Objectives:**

The objectives of the course are to:

1. identify the fundamental features of Islamic banking products and services;
2. differentiate between Islamic banking products and conventional banking products;
3. explain the basic structural arrangements of Islamic banking products and services;
4. identify and explain Islamic banking products and services;
5. identify the potentials of Islamic banking products in stabilizing financial system; and
6. discuss the risk factors of Islamic banking products and services.

**Learning Outcomes**

At the end of the course, students should be able to:

1. discuss at least five (5) fundamental features and structures of Islamic banking products and services;
2. explain at least five (5) differences between Islamic banking products and their conventional counterparts;
3. discuss at least six (6) potentials of Islamic banking products in stabilizing financial system;
4. identify and explain at least five (5) Islamic banking products and services;
5. identify and discuss at least four (4) risk factors of Islamic banking products and services;
6. discuss the structure and at least five (5) functions of Islamic financial market.

**Course Contents**

Definition of concepts. Islamic banking products and services. Types of Islamic banking products and services. Trade-based transcations (Mubaraka, Ijarah, Salam, Istisna, Ju’alah). Partnership-based transactions (Musharakah, Mudarabah, Muzara’ah, Mugharassah, Musaqah, Mufawadah, Wujuh, etc). Charitable-based transactions (Nafaqah, Zakat, Sadaqah, Hiba, Waqf and Qard Hassan). Various forms of Islamic contracts used in Islamic finance. Deposit-taking contracts (Wadi‘at Amanah; Wadi‘at Daman, Wadi‘at Mudarabah; Wadi‘at Qar). Sales-based contracts (BBA – Deferred Sale; Murabahah – cost-plus sale; Bay‘ al-Inah, Bay‘ al- Tawarruq). Leased-based contracts (Ijarah, Ijarah Wa Iqtina; Ijarah Thumma Bay‘ , Ijarah Muntahiya bi al-Tamleek). Equity-based contracts (Mudarabah, Musharakah, Muzara‘ah, Mugharasah, Musaqat). Fee-based contracts (Kafalah/Dhaman-Guarantee; Wakalah-Agency). Hybrid-contracts (Musharakah Mutanaqisah-Dimishing Partnership). Government policies on Islamic finance and capital market in Nigeria. Finance and investments. Retail deposits and financing products. Financial markets such as Islamic money markets; Islamic bonds market; Islamic capital market and derivatives. Islamic debt market. Shari’ah framework of Islamic banking and finance products and services. Human needs for banking and financial products and services. Equity financing and debt financing.

**Minimum Standard Additional to CCMAS**

As contained in 70% developed CCMAS

**Bayero University, Kano (BUK)**

**Faculty of Management Sciences**

**Department of Banking and Finance**

**B.Sc. Banking and Finance**

**BUK-FIN 319 Elements of e-money and e-banking Technology (2 Units C: Elective; LH = 30; PH = 30)**

**Senate-approved relevance:**

Training of highly skilled graduates that can apply the knowledge gained for the development of Nigeria and Africa in general. This is in line with BUK’s mission to address African developmental challenges through cutting-edge research, knowledge transfer and training of high-quality graduates. BUK graduates of the Banking and Finance are competitive and locally relevant, as well as contribute to the development of e-currency, digital assets and smart contracts for the overall growth and development of financial sector and the economy as a whole.

**Overview:**

This course is designed to introduce students to the definition, nature, value, scope and benefits of e-money and crypto or virtual currency, nature and process of blockchain, anonymity and privacy in Bitcoin ecosystem, e-Naira, nature, process and the e-naira wallet. dstinction between Bitcoin and e-naira, challenges and legal framework of cryptocurrencies.

The course would also exposed students to the definition, evolution, benefits and challenges of electronic banking, electronic money, electronic transfers, PoS. Mobile banking, Internet, extranet & intranet in banking, capital market, securities and investment. It will also acquaint students on the adoption, promises and peril of the technologies to management of banking, securities and investment. It will provide an overview of global and domestic payment systems, changing trends and innovations in payment systems, digital disruptions, transformation and the application of digital technology in banking, capital market, securities and investment.

**Objectives:**

The objectives of the course are to:

1. discuss the basic features of e-currency and digital assets;
2. explain the structure and working of blockchain technology;
3. discuss the role of digital currency and digital assets in promoting financial inclusion;
4. discuss various digital products and their implementation in banking industry;
5. explain the the application of digital technology in banking, capital market, securities and investment;
6. list the benefits and challenges of electronic banking, electronic money, electronic transfers, PoS. Mobile banking, Internet, extranet & intranet in banking, capital market, securities and investment;
7. explain the adoption, promises and peril of the technologies to management of banking, securities and investment;
8. explain the role of anonymity and privacy in Bitcoin ecosystem;
9. discuss the nature, benefits, challenges and process of the e-naira wallet;
10. state the differences between Bitcoin and e-naira; and
11. discuss the legal framework of cryptocurrencies.

**Learning Outcomes**

Upon completion of this course, student should be able to:

1. define the basic concepts of e-currency and cryptocurrencies;
2. define e-naira and state its nature and at least four (4) of its benefits and challenges;
3. identify at least five (5) possible application of blockchain technology in banking and finance;
4. identify at least five (5) skills on security measures, and other types of services that may allow people to trade and transact with Bitcoins;
5. outline at least four (4) roles of anonymity and privacy in Bitcoin ecosystem;
6. state at least five (5) roles of modern technologies in providing banking services and ensuring proper management of banking operations;
7. identify at least six (6) digital products and their implementation in banking, securities and investment;
8. explain at least five (5) ways in which the banking sector can leverage on digital technologies to enhance its profitability;
9. state at least five (5) importance of new technologies and their usage; and
10. discuss digital disruptions and transformation of business models in banking.

**Course Contents**

Definition of e-money and crypto or virtual currency. Nature of cryptocurrency and cryptoassets. Value of cryptocurrency. Nature and process of blockchain. Applications of Cryptocurrency. Benefits of cryptocurrency. Concepts of Bitcoin. Role of anonymity and privacy in Bitcoin ecosystem. Altcoins, smart contract, and other crypto assets. Methods of i.e. storing Bitcoin keys. e-Naira, nature, process and the e-naira wallet. Distinction between Bitcoin and e-naira. Challenges and legal framework of cryptocurrencies. Banking technology defined. Electronic banking, definition, evolution (basic informational, simple transactional, advanced transactional and virtual transactional). Benefits and challenges. Electronic money – nature and applications. Electronic transfers – processes and procedures. ATMs – types, benefits and challenges. PoS. Mobile banking. Internet, extranet & intranet banking. The computer and banking – adoption, promises and peril of the technologies to management of securities and investment. Overview of global and domestic payment systems. Changing trends and innovations in payment systems. Digital disruptions and its concepts, transformation in banking. Creation of new business models. Overview of blockchain technology. Artificial Intelligence. Cloud computing. Big data.

**Minimum Standard Additional to CCMAS**

As contained in 70% developed CCMAS

**Bayero University, Kano (BUK)**

**Faculty of Management Sciences**

**Department of Banking and Finance**

**B.Sc. Banking and Finance**

**BUK-FIN 320 Research Methodology (2 Units C: Elective; LH = 30; PH = 0)**

**Senate-approved relevance:**

Training of highly skilled graduates that can apply the knowledge gained for the development of Nigeria and Africa in general. This is in line with BUK’s mission to address African developmental challenges through cutting-edge research, knowledge transfer and training of high-quality graduates. BUK graduates of the Banking and Finance are competitive and locally relevant, as well as contribute to the research and development for policy formulation in the banking and finance sector for the overall growth and development of the country.

**Overview:**

This course is designed to introduce students to the art and science of conducting research in the field of Banking and Finance. It is designed to build a solid background for the students to enable them successfully conduct empirical studies, employing both quantitative and qualitative techniques of data analysis.

Research Methodology course offers a systematic package into the theoretical as well as practical aspects of conducting research. This course aims to introduce the basic ideas, concepts and principles of research methodology, the problem, methods of research, preparation of research instruments designed to arrive at exact analysis and interpretation of data. This course is designed to provide the essential principles of research, the research process, its design, methods and methodology for research students. In addition, it covers development skills related to research activities.

**Objectives:**

The objectives of the course are to:

1. discuss the process of selecting good research topic amenable to investigation;
2. explain the process of writing a good research proposal;
3. identify the various techniques of conducting a good sampling of a population;
4. discuss the types and procedures of undertaking a good review of related literature;
5. explain the methods of conducting a successful research work; and
6. explain the techniques of writing a good research report.

**Learning Outcomes**

At the end of this course, students should be able to:

**Learning outcomes**

At the end of the course, students are expected to:

1. explain at least 4 types of research in banking and finance;
2. explain at least 5 differences between qualitative, quantitative and mixed research;
3. describe at least 2 process of hypothesis development;
4. explain at least 2 methods of data collection;
5. explain at least 3 types of research designs in banking and finance;
6. explain at least 2 types of sample and sampling techniques;
7. explain at least 3 process involved in writing a research proposal ;

**Course Contents**

Introduction to Research Methodology (the concept of science, the concept of research, applications of research in banking and finance, importance/objectives of research, characteristics of research and classification of research), Selecting a Good Research Topic (research topics in banking and finance, factors to be considered in selecting a research topic). Statement of the Research Problem and Objectives. Formulation of Research Hypotheses/Questions. Timing of Research Project and its Outline. Literature Searching and Critical Review (functions of literature review, procedure for reviewing the literature, types of literature review, critical review of literature and structure of the critical review). Theoretical Framework (meaning of theory, the relevance of theoretical framework, how theories fit into research process). Population, Sample Size and Sampling Techniques. Sources and Methods of Data Collection. Designing the Questionnaire and Goodness of a Questionnaire. Data Editing, Tabulation and Presentation. Methods of Data Analysis and Interpretation. Data analysis, interpretations and presentation with practical, using statistical packages (such as SPSS, E-view, STATA). Hypothesis formulation and Testing. Writing the report and documenting the study (Referencing styles and bibliography). Writing a research proposal. Variables and their Measurement. Summary, Conclusions and Recommendations. References/Bibliography. Research Ethics.

**Minimum Standard Additional to CCMAS**

As contained in 70% developed CCMAS

**Bayero University, Kano (BUK)**

**Faculty of Management Sciences**

**Department of Banking and Finance**

**B.Sc. Banking and Finance**

**BUK-FIN 321 Banking Regulation and Supervision (2 Units C: Elective; LH = 30; PH = 0)**

**Senate-approved relevance:**

Training of highly skilled graduates that can apply the knowledge gained for the development of Nigeria and Africa in general. This is in line with BUK’s mission to address African developmental challenges through cutting-edge research, knowledge transfer and training of high-quality graduates. BUK graduates of the Banking and Finance are competitive and locally relevant, as well as contribute to the development of regulatory and supervision procedures in banking and finance sector to sound and efficient banking industry as well as overall growth and development of the country.

**Overview:**

The course is designed to give an overview of the functioning of the banking sector. It touches the functioning of investment and retail banks as well as the supervision/regulation framework associated to them. The course deals with the written rules that define acceptable behaviour and conduct for financial institutions. The Central Bank of Nigeria, along with other bank regulatory agencies, carries out this responsibility. While bank supervision deals with the enforcement of these rules.

The course also focus on macro-prudential rules which have been implemented after the recent crises in order to protect depositors' funds and to ensure the safety and stability of the financial system which in turn enhances and supports economic growth. This is achieved by examining the financial condition of individual banks and evaluating their compliance with laws and regulations on one hand, and setting rules and guidelines for the banking system, on the other hand.

**Objectives:**

The objectives of the course are to:

1. discuss the structure of commercial bank’s balance sheet;
2. explain the intermediary role of banks in the economy;
3. discuss the peculiar role of central bank in the economy and in regulating and supervising bank;
4. explain the difference between supervision and regulation;
5. discuss the three pillars of banking supervision; and
6. identify the bank regulatory and supervisory agencies in Nigeria and explain the roles played by each in the process.

**Learning Outcomes**

Upon completion of this course, student should be able to:

1. list and explain at least five (5) functions banks in an economy;
2. discuss the procedure and strategies for banking sector regulation and supervision;
3. identify and explain at least five (5) instruments that are used in banking sector regulation and supervision in Nigeria;
4. identify and discuss at least four (4) traditional roles of banks in the economy;
5. discuss at least four (4) the rationales behind banking regulation and supervision;
6. explain at least five (5) functions of central banks in the economy;
7. list and explain the three pillars of banking regulation; and
8. identify bank regulatory and supervisory agencies in Nigeria and explain at least five (5) roles played by each.

**Course Contents**

Banking sector in an historical and international perspective. Analysis of the balance sheet of the banking sector. The role of banks in the economy. The role of the Central Bank. Banking crises. Differentiate between supervision and regulation. The meaning of banking supervision.Pillars of banking supervision. Objectives of regulation and supervision. Conduct of supervision and regulation of banks. Types of regulation and supervision. How bank supervision works. The core principles of banking supervision. Regulatory and supervisory authority of banks in Nigeria. Regulation history (Basle agreements). Macro-prudential regulation. Supervision and stress-tests. Strengthening bank regulation and supervision in Nigeria. Strategies for bank regulation and supervision. International banking regulation and supervision. Tthe nature and changing role of banks in promoting economic growth, development and stability; restrictions on the scope of banking activities and allowable ownership arrangements in which to conduct them; the structure and scope of bank regulatory and supervisory schemes; supervisory practices to promote safe and sound banks; market discipline and corporate governance in banking; international cooperation in regulation and supervision; offshore banking; potential disputes in banking arising from World Trade Organization membership; and deposit insurance schemes.

**Minimum Standard Additional to CCMAS**

As contained in 70% developed CCMAS

**Bayero University, Kano (BUK)**

**Faculty of Management Sciences**

**Department of Banking and Finance**

**B.Sc. Banking and Finance**

**BUK-FIN 322 Banking Practice (2 Units C: Core; LH = 30; PH = 0)**

**Senate-approved relevance:**

Training of highly skilled graduates that can apply the knowledge gained for the development of Nigeria and Africa in general. This is in line with BUK’s mission to address African developmental challenges through cutting-edge research, knowledge transfer and training of high-quality graduates. BUK graduates of the Banking and Finance are competitive and locally relevant, as well as contribute to the development of well-functioning of banking and finance sector for the overall growth and development of the country.

**Overview:**

This course will introduce students to some fundamental aspects of financial systems generally, including banking Operations in Nigeria; Accounts of Customers; Specialize Bank Accounts of Customers; Negotiable Instruments; Duties of Paying Banker and Collecting Banker; Other Services offered by Banks; Relationships with Limited Liabilities Companies: Loans and Advances; Bankruptcy; Securities for Bankers Advances; Securities and Loan Recovery; Land and Security; Life Policies and Shares as Collaterals; Shares Guarantees; Debentures; Other Forms of Securities; and Guarantees for Loans and Advances.

The course is also meant to expose students to the intricacies of financial systems and how to apply such knowledge in managing financial institutions and their operations. It is meant to help students to appreciate types of banks in operations in the country, models of commercial banking after the abolition of universal banking in the country, relationships between customers and the banks and forms of collateral securities that can be accepted by banks for loans and advances, among others.

**Objectives:**

The objectives of the course are to:

1. explain the different types of banks in Nigeria;
2. discuss the nature of banker-customer relationship;
3. discuss the duties and responsibilities of the paying banker;
4. explain the duties and responsibilities of the receiving banker;
5. identify the causes of bankruptcy in the banking industry and their remedies;
6. explain the process of assessing credit worthiness of bank customers;
7. identify the models of banking operations in Nigeria and explain the strengths and weaknesses of each; and
8. identify and explain the form of collateral securities that can be accepted by banks for loans and advances.

**Learning Outcomes**

At the end of the course, students should be able to:

1. discuss the different types of banks in Nigeria;
2. explain the nature of banker-customer relationship;
3. list and explain at least five (5) duties and responsibilities of the paying banker;
4. identify and explain at least five (5) duties and responsibilities of the receiving banker;
5. identify and explain at least six (6) causes of bankruptcy in the banking industry and their remedies;
6. discuss the process of assessing credit worthiness of bank customers;
7. identify and explain models of banking operations in Nigeria and explain at least three (3) the strengths and weaknesses of each; and
8. discuss with relevant examples the form of collateral securities that can be accepted by banks for loans and advances.
9. Identify and explain at least five (5) features of negotiable instrument.

**Course Contents**

Banking Operations in Nigeria. Types of Banking Operations in Nigeria. Banker and Customer Relationship. Accounts of Customers. Specialize Bank Accounts of Customers. Negotiable Instruments and Cheques. Bills of Exchange and Promissory Notes. Duties of Paying Banker and Collecting Banker. Bank Lending to Limited Liabilities Companies. Securities and Loan Recovery. Securities for Bankers. Land and Security. Shares as Collateral Securities for Bank Advances. Negotiable and Non-negotiable Securities. Mortgage and Debentures. Produce and Goods as Securities. Guarantees for Loans and Advances. Bankruptcy.

**Minimum Standard Additional to CCMAS**

As contained in 70% developed CCMAS

**Bayero University, Kano (BUK)**

**Faculty of Management Sciences**

**Department of Banking and Finance**

**B.Sc. Banking and Finance**

**BUK-FIN 323** Forex Trading (**2 Units C: Elective; LH = 30; PH = 15)**

**Senate-approved relevance:**

Training of highly skilled graduates that can apply the knowledge gained for the development of Nigeria and Africa in general. This is in line with BUK’s mission to address African developmental challenges through cutting-edge research, knowledge transfer and training of high-quality graduates. BUK graduates of the Banking and Finance are competitive and locally relevant, as well as contribute to the development of foreign exchange market and its efficiency for rapid economic growth and development of the country.

**Overview:**

This course deals with the nature and scope of buying and selling foreign currency. A large of population of Northerners engaged in such trading, who usually acquire the skills through practical training by bureau de change owners, rather than formal education training. Hence, the need to include the course in banking and finance with a view to ensuring further development of the trade and its effective mainstreaming into the monetary policy of the country.

This course is designed to expose students to Forex trading, its nature, scope and fundamentals. Requirements for a forex trading. Establishment and operation of Bureau De Change (BDC) in Nigeria, BDC and monetary policy in Nigeria, Management of BDC among others.

**Objectives:**

The objectives of the course are to:

1. identify the fundamentals of forex trading;
2. discuss the procedure for eestablishing and operating Bureau De Change (BDC) in Nigeria;
3. explain the essentials of chart reading and interpretation in forex trading;
4. discuss technical analysis of forex trading;
5. discuss fundamental analysis of forex trading;
6. explain ethical issues in forex trading;
7. identify the strategies for managing BDC; and
8. explain the regulatory framework for forex trading in Nigeria.

**Learning Outcomes**

At the end of the course, students should be able to:

1. identify and discuss at least three (3) techniques of forex trading in Nigeria;
2. explain foreign exchange market and identify at least four (4) of its functions;
3. identify and explain the fundamentals of forex trading;
4. give at least three (3) between fundamental analysis and technical analysis in forex trading;
5. discuss the procedure for eestablishing and operating Bureau De Change (BDC) in Nigeria;
6. explain at least three (3) essentials of chart reading and interpretation in forex trading;
7. identify and explain at least four (4) ethical issues in forex trading;
8. identify and explain at least three (3) strategies for managing BDC; and
9. discuss the regulatory framework for forex trading in Nigeria.

**Course Contents**

Introduction to Forex. Historical overview of forex trading. Forex trading, its nature, scope and fundamentals. Forex trading spots in Nigeria. Requirements for a forex trading. Establishment and operation of bureau de change in Nigeria..Determination of exchange rate. Compliance with regulatory framework in forex trading. BDC and monetary policy in Nigeria. Management of BDC. Forex Trading Technical Analysis. Forex Trading Fundamental Analysis. Chart reading and interpretation. Forex Trading strategies. Financial Trading. Stock Trading. Technical Analysis (finance). Algorithmic Trading. Investing in forex. Options Trading. MetaTrader. Fibonacci Trading. Foreign exchange trading techniques. Ethics in forex trading.

**Minimum Standard Additional to CCMAS**

As contained in 70% developed CCMAS

**Bayero University, Kano (BUK)**

**Faculty of Management Sciences**

**Department of Banking and Finance**

**B.Sc. Banking and Finance**

**BUK-FIN 417 SIWES (2 Units C: C; LH = 0; PH = 90)**

**Senate-approved relevance:**

Training of highly skilled graduates that can apply the knowledge gained for the development of Nigeria and Africa in general. This is in line with BUK’s mission to address African developmental challenges through cutting-edge research, knowledge transfer and training of high-quality graduates. BUK graduates of the Banking and Finance are competitive and locally relevant, as well as contribute effectively to the banking and finance sector for the overall growth and development of the country.

**Overview:**

The Students Industrial Work Experience Scheme (SIWES) is a skills training programme designed to expose and prepare students of universities and other tertiary institutions for the Industrial Work situation they are likely to meet after graduation.  It is also a planned and structured programme based on stated and specific career objectives which are geared towards developing the occupational competencies of participants.

This course is designed to bridge the knowledge gap between theory and practice for the banking and finance students.  It is aimed at exposing students to operations and practice of banking, finance, securities and investments related firms and organizations, professional work methods and ways of safeguarding the work areas and workers in industries, offices and other organizations.

**Objectives:**

The objectives of the course are to:

1. provide an avenue for students to acquire industrial skills and experience during their course of study;
2. prepare students for the work situation they are likely to meet after graduation;
3. expose the students to work methods and techniques in handling equipment and machinery that may not be available in their universities;
4. allow the transition phase from school to the world of working environment easier and facilitate students’ contact for later job placements;
5. provide students with an opportunity to apply their theoretical knowledge in real work situation thereby bridging the gap between theory and practice.

**Learning Outcomes**

1. provide an avenue for students to acquire at least four (4) industrial skills and experience during their course of study;
2. prepare students for the work situation they are likely to meet after graduation;
3. expose the students to at least three (3) work methods and techniques in handling equipment and machinery that may not be available in their universities;
4. allow the transition phase from school to the world of working environment easier and facilitate students’ contact for later job placements;
5. provide students with an opportunity to apply their theoretical knowledge in at least four (4) ways in real work situation thereby bridging the gap between theory and practice.

**Course Contents**

The students will engage in an applied experience in their area of specialization to gain relevant experience and to practice the skills and concepts learned in the classroom. Supplemental reports and/or reading may be required. The internship is a required for a minimum of four (4) weeks’ involvement in financial institutions to obtain banking and financial knowledge, skills and competencies. Students may have their internship in between secessions (preferably, between Level 300 and Level 4000). Upon completing the internship, students are required to write a comprehensive report on their engagement for evaluation. Completion of Internship is compulsory for all students of banking and finance programme.

Students are required to attend institution’s SIWES orientation programme before going on industrial attachment; comply with the employers rules and regulations; keep proper records of training activities and other assignments in the logbook; arrange their own accommodation during the period of attachment; Submit Log Books, Reports and other documents related to SIWES as required by their institution at the end of the training period; Submit to ITF through their institution, Evaluation Form (ITF Form 8) completed by the students the employer and the institution; Avoid changing of place of attachment except in special circumstances and with the permission of your Centre Director and the SIWES Directorate.

The report of the Industrial Training/SIWES is an essential part of the programme.  The programme is, therefore, not deemed to have been passed through by the student, by the School Board of Studies and the University of Senate until a satisfactory report has been written.  The guidelines for writing the reports are therefore set out below and the student should write the report stressing what he/she did during his/her attachment.

The plan of the report is the student’s own responsibility.  To streamline all reports, the following outline is as follows: Title. Name of Student (Surname first). Matriculation Number. Course and Year. Location & Firm of Training. Summary or Abstracts of report (about ¾ – 1 page) it should containing all the essentials inside the report). **Introduction. Main Body of the Report. Conclusion. Acknowledgements. References. Appendices (**if any**).**

**Minimum Standard Additional to CCMAS**

As contained in 70% developed CCMAS

**Bayero University, Kano (BUK)**

**Faculty of Management Sciences**

**Department of Banking and Finance**

**B.Sc. Banking and Finance**

**BUK-FIN 418 Cooperative Finance (2 Units C: Elective; LH = 30; PH = 0)**

**Senate-approved relevance:**

Training of highly skilled graduates that can apply the knowledge gained for the development of Nigeria and Africa in general. This is in line with BUK’s mission to address African developmental challenges through cutting-edge research, knowledge transfers and training of high-quality graduates. BUK graduates of the banking and finance are competitive and locally relevant, as well as contribute to the accelerated development of cooperatives for greater financial inclusion.

**Overview:**

A financial cooperative (co-op) or cooperative banks is a type of financial institution that is owned and operated by its members. The goal of a financial cooperative is to act on behalf of a unified group to offer traditional banking services. Cooperative businesses or societies exist in a wide variety of sectors in the Nigerian economy, and represent a distinctive model for organizing labour, capital, and knowledge to produce goods and services. Fundamentally, a cooperative is a unique form of organisation but often overlooked in economy. Cooperatives provide services in many sectors, including finance, agriculture, housing, health care, and retail.

This course is designed to introduce students to the fundamental concepts of financial cooperatives. It content focuses on financial cooperatives as an instrument of microcredit to the poor, lower income earners, and microenterprises, as well as a strong pillar to advance financial inclusion in Nigeria. The course is designed to expose students to various forms of financial cooperatives, from traditional methods of cooperative financing to modern methods of cooperative financing, such as Credit Unions, Financial Cooperative and Cooperative Societies that engage in micro lending to their members. The aim of the course is to build the capacity of students to handle the development and management of financial cooperatives. It is also intended to help students better comprehend cooperative societies management within the framework of the cooperative finance model.

**Objectives:**

The objectives of the course are:

1. explain the concept and types of cooperatives;
2. identify the different models of cooperative finance and investment strategies;
3. discuss the role financial cooperatives in the provision of micro credits to the real economy;
4. list the roles of cooperative finance in socio-economic development in a country (including financial inclusion strategy);
5. identify and explain the basic features of regulatory and supervisory framework (government regulation and guidelines) for cooperatives in Nigeria;
6. discuss the different types of cooperative finance products and market participants;
7. explain the concept of cooperative finance in the context of Islamic finance principles (non-interest) and products for cooperative financing;
8. discuss the basic accounting records and financial statements of cooperatives, tax issues and statutory compliance matters; and
9. identify and explain the challenges and prospects of cooperative finance development.

**Learning Outcomes:**

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

1. explain the concept of cooperative finance and at least two (2) types of cooperatives;
2. identify at least two (2) models of cooperative finance and at least three (3) investment strategies of cooperatives;
3. explain at least 3 (three) key roles of financial cooperatives in the provision of micro credits to the real economy;
4. State at least five (5) key role of cooperative finance in socio-economic development of a country (including financial inclusion strategy);
5. explain at least four (4) features of the regulatory and supervisory framework (government regulation and guidelines) for cooperatives in Nigeria;
6. outline at least three (3) types of cooperative finance products and at least two (2) kinds of market participants;
7. list at least four (4) Islamic finance (non-interest) products for cooperative financing;
8. discuss the basic accounting records and financial statements of cooperatives, at least two (2) tax issues and at least two (2) statutory compliance matters; and
9. list at least five (5) challenges and five (5) prospects of cooperative finance development.

**Course Contents:**

The evolution, management and regulation of financial cooperatives. Foundation of cooperative system of financing, nature and types of cooperatives. Equity and members’ role as a unique source of cooperative equity. Definition and examples of a financial cooperative, such as Savings and Credit Cooperatives (SACCOs), Credit Unions, *ASUS* and *Dashi* models, as well as Rotating Savings and Credit Associations (ROSCAs). Legal and regulatory framework (government regulation and guidelines) for cooperatives in Nigeria. Operational structure of financial cooperatives. Sources and applications of funds in cooperative business enterprises. Lending and the real economy (financing of agricultural cooperatives, housing cooperatives and other cooperatives).Financial cooperatives products and services compared with those of banking institutions. Aligning cooperative finance principles with cooperative principles and business models, as well as cooperative banking. Prospects of cooperatives in advancing financial inclusion in Nigeria (e.g. access to finance, micro-pension, healthcare, housing finance, ICT, renewable energy, MSME and agricultural finance). The role of cooperatives in socio-economic development, especially in regard to poverty reduction, employment generation, and social integration in form of financial inclusion Integrating Islamic finance principles and non-interest lending products (Mudharabah, Musharakah, Murabahah, Ijar, Takaful) to cooperative finance system. Compliance with Islamic shariah principles and prohibitions (i.e. charging interest, investment in activities that are forbidden, gambling, transactions portent with uncertainty or ambiguity). Cooperative and technology (i.e. digital delivery of financing services). Accounting records and financial statements of cooperatives, tax issues and statutory compliance. Future challenges for cooperative financing (including technology, human resources, business ethos).

**Minimum Standard Additional to CCMAS**

As contained in 70% developed CCMAS

**Bayero University, Kano (BUK)**

**Faculty of Management Sciences**

**Department of Banking and Finance**

**B.Sc. Banking and Finance**

**BUK-FIN 419 Housing Finance and Mortgage (2 Units C: Elective; LH = 30; PH = 0)**

**Senate-approved relevance:**

Training of high-quality graduates that are well skilled and knowledgeable in Housing Finance and Mortgage financing in accordance with BUK’s mission to address African developmental challenges through cutting-edge research, knowledge transfers and training of high-quality graduates. BUK produces banking and finance graduates that are globally competitive with local relevance. The graduates add significant value towards the accelerated development of housing finance markets and products in Nigeria.

**Overview:**

This course provides an introduction to housing (real estate) finance with a special focus on investment and financing issues. The course exposes students to concepts, theories and industry practice in housing finance which is one of the most important components of the financial system. The primary goal of this course is to equip students with the knowledge of real estate investment and mortgage financing issues, including the institutions and instruments used to finance residential and commercial housing. It is of particular use to students who are interested in working in real estate (housing) development, brokerage, mortgage banking and investment banking fields. Also, the course equips students with knowledge of the key issues and debates in various aspects of housing finance and an appreciation of the diversity of mortgage financing policies.

The course is meant to expose the students to an in-depth understanding of the elements and viability of a housing finance system and how these elements need to work together systemically to provide a range of products such as mortgages, pension-backed finance, instalment sale finance and housing micro-finance. Further the course explores Islamic finance housing products, services and contracts differ from conventional banking products.

**Objectives:**

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

1. explain the concept and theories of housing finance;
2. describe the evolution of Housing finance system in Nigeria;
3. formulate and implement policies on housing development and housing mortgage financing;
4. explain the difference between primary mortgage market and secondary mortgage market and their related products;
5. explain current developments in emerging housing markets;
6. discuss the legal and regulatory frameworks for mortgage financing;
7. identify and explain a range of mortgage financing products such as mortgages, pension-backed finance, instalment sale finance and housing micro-finance and non-interest mortgage products;
8. explain alternative housing finance products and services such as Islamic (non-interest) products and services;
9. discuss current and emerging issues on real estate (i.e. housing) finance and development; and
10. identify the key challenges of real estate (i.e. housing) finance in developing countries.

**Learning Outcomes:**

At the end of this course, students should able to:

1. define and explain the concept and theories of housing finance;
2. list at least five (5) characteristics of Housing finance system in Nigeria;
3. state least three (3) components of housing and mortgage policies;
4. explain at least three (3) key differences between primary mortgage market and secondary mortgage market;
5. explain at least four (4) current developments in emerging housing markets;
6. list three (3) key issues regarding the legal and regulatory frameworks for mortgage financing Nigeria;
7. identify at least three (3) mortgage financing products such as mortgages, pension-backed finance, instalment sale finance and housing micro-finance and non-interest mortgage products;
8. explain at least three (3) Islamic housing financing (non-interest) products and services;
9. discuss at least two (4) current issues and two (2) emerging issues in housing finance and development; and
10. list at least five (5) key challenges of real estate (i.e. housing) finance in developing countries.

**Course Content:**

The concept and theories of housing (real estate) finance. Describe real estate market and development. Housing policies, the law of property relating to ownership, transfer of real property. Evolution of housing finance system in Nigeria. The role of Government in housing development and housing finance system. Primary mortgage market, mortgage institutions and their financial services, such as saving and investment services, and mortgage lending services. Secondary mortgage market, mortgage-backed securities (MBS), financial leverage and commercial real estate finance. Mortgage securitization and mortgage liquidity refinancing facility. Sources of funds, procedures for making and servicing loans. Other real estate (housing) finance products, such as mortgages, pension-backed finance, instalment sale finance and housing micro-finance. Alternative housing finance products and instruments such as Islamic (non-interest) products and services. Islamic (non-interest) housing finance products and services including equity/sales and contract supporting housing transactions, Murabahah (cost plus finance), Ijarah (leasing) and Takaful (insurance) products, Sukuk (bonds) products. Role of Government in the development of an effective housing finance system. Current developments in housing markets. Emerging issues in housing finance and markets. The challenges and prospects of housing and real estate finance in developing countries. The prospects of housing and real estate finance in developing countries.

**Minimum Standard Additional to CCMAS**

As contained in 70% developed CCMAS

**Bayero University, Kano (BUK)**

**Faculty of Management Sciences**

**Department of Banking and Finance**

**B.Sc. Banking and Finance**

**BUK-FIN 420 Islamic Microfinance and Takaful (2 Units C: Elective; LH = 30; PH = 0)**

**Senate-approved relevance:**

Training of high-quality graduates that are well skilled and knowledgeable in the emerging Islamic Microfinance and Insurance (Takaful) in line with BUK’s mission to address African developmental challenges through cutting-edge research, knowledge transfers and training of high-quality graduates. BUK banking and finance graduates are globally competitive with local relevance as well as are proficient to addressing the challenges of the small and medium scale enterprises and promote financial inclusion in Nigeria.

**Overview:**

This course aims to broaden students’ knowledge on the major issues in Islamic microfinance and insurance (Takaful) practices. Indeed, the Nigerian economy, like other developing economies, is dominated by MSMEs which essentially lack access to financial services. So, a thorough understanding of the Islamic microfinancing and insurance (Takaful) is germane to the growth issue in the economy, particularly in Nigeria and Africa at large. In Nigeria, majority of the population are averse to conventional banking system because of the interest practises.

This course will identify, explain and discuss the concept of microfinance, the role of Islamic microfinance and insurance (Takaful) institutions in socio-economic development, review how these institutions are regulated and unravel some of the challenges and opportunities of the microfinance (non-interest) banking subsector in the country and beyond. The purpose of the course is to provide students the principles and practices of Islamic microfinance and insurance (Takaful) institutions and microfinance services in general with a view to promoting financial inclusion in Nigeria.

**Objectives:**

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

1. discuss the concept and practice of Islamic (non-interest) microfinance;
2. discuss the role of Islamic microfinance in promoting financial inclusion;
3. explain the regulation and supervision of Islamic microfinance in Nigeria;
4. design comprehensive microfinance intervention programmes and evaluate their effectiveness in the context Islamic microfinance policies;
5. develop Islamic microfinance products;
6. state the challenges and opportunities of the Islamic microfinance in Nigeria;
7. describe the major issues in conventional insurance that makes it impermissible;
8. differentiate between conventional insurance and takaful;
9. discuss regulatory and supervisory framework for takaful services in Nigeria;
10. explain the various contracts and models in takaful business; and
11. describe how takaful is operated including underwriting, surplus management, and distribution.

**Learning Outcomes:**

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

1. explain the concept of Islamic (non-interest) m[icrofinance in practice](http://hausercenter.org/iri/wp-content/uploads/2011/01/Syllabus2008-Stuart.pdf);
2. list at least five (5) roles play by Islamic microfinance in promoting financial inclusion;
3. explain at least four (4) basic features of the regulation and supervision of Islamic microfinance in Nigeria;
4. design at least three (3) comprehensive microfinance intervention programmes and evaluate their effectiveness in the context Islamic microfinance policies;
5. develop at least five (5) Islamic microfinance products;
6. identify and explain at least three (3) challenges and (3) opportunities of the Islamic microfinance in Nigeria;
7. outline four (4) major issues in conventional insurance that makes it impermissible;
8. list at least three (3) basic differences between conventional insurance and takaful;
9. state at least three (3) primary features of the regulatory and supervisory framework for takaful services in Nigeria;
10. identify at least four (4) types of Shariah contracts and the models use in takaful business; and
11. explain how takaful business is operated including underwriting, investment and surplus sharing;

**Course Content:**

Islamic Microfinance (IsMF)**.** Islam, Shari’ah and IsMF**.** Factors to be considered in IsMF**.** Islamic Microfinance products**.** Market for Islamic Microfinance Products**.** IsMF Models**.** Waqf Model of Islamic Microfinance**.** Takaful Model of Islamic Microfinance**.** Future growth of Islamic microfinance, opportunities and challenges. Islamic approach to risk taking vs. risk avoidance; risk management from an Islamic viewpoint; risk management in Islamic financial institutions; Shari'ah Perspective of Insurance; concept of protection, investment, and expenses in insurance; Takaful as alternative to conventional insurance; The Concept of Insurance Impermissible of Conventional Insurance from the *Shariah***.** The Concept of Takaful**.** Philosophy and Principles of Takaful: Permissibility of Takaful from the *Shariah***.** Models of Takaful business**.** Takaful Products**.** Operation of Takaful in Nigeria**.** Challenges to the Operation of Takaful in Nigeria. Shari'ah compliance of Takaful; principles of takaful contract; key parties involved in Takaful Introduction to Re-Takaful: overview of Re-Takaful (Re-insurance); need for Re-Takaful; methods of Re-Takaful; model of Re-Takaful; Re-Takaful operations; Re-Takaful versus Re-Insurance; challenges of Re-Takaful

**Minimum Standard Additional to CCMAS**

As contained in 70% developed CCMAS

**Bayero University, Kano (BUK)**

**Faculty of Management Sciences**

**Department of Banking and Finance**

**B.Sc. Banking and Finance**

**BUK-FIN 421 Sustainable Finance (2 Units C: Elective; LH = 30; PH = 0)**

**Senate-approved relevance:**

Training of high-quality graduates that are well skilled and knowledgeable in the emerging sustainable finance field in line with BUK’s mission to address African developmental challenges through cutting-edge research, knowledge transfers and training of high-quality graduates. BUK produces banking and finance graduates that are globally competitive with local relevance. The graduates that proficient in addressing the financing issues regarding the evolving triple bottom line of sustainability, comprising of people, planet and prosperity.

**Overview:**

This course is designed to introduce students to asset management and the ESG /or impact investing field, which is a strategy to generate positive, measurable social and environmental impact alongside financial return. The financial sector has been identified as a major source of funding and bringing awareness to issues of sustainability, whether by allowing for research and development of alternative energy sources or supporting businesses that follow fair and sustainable labour practices.

This course is designed to expose students to the principles and practices of sustainable and green financing. It is meant to equip students with knowledge on the main concepts, theories, and issues in making sustainable investment decisions. It enables students to explore developments in the field, and identify and activate levers of change. The course also elucidates how the financial sector can be mobilised to foster the development of the emerging sustainability phenomenon. It also deepens students understanding of the role of finance as a means to achieving social goals in the world. The course will cover important areas of sustainability, such as ESG, sustainable banking and asset management, sustainability reporting, and mainstreaming sustainable finance into the financial system.

**Objectives:**

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

1. explain what sustainable investing is and the benefits it can achieve in comparison to traditional investments;
2. discuss how the financial sector can be mobilised to foster the development of the emerging sustainability phenomenon;
3. identify opportunities for the public and private sectors to issue green bonds and borrow green loans;
4. describe the concept of sustainability reporting including integrated reporting and thinking;
5. discuss different sustainable investment strategies, types of sustainable finance products and market participants;
6. discuss the concept of environmental, climate-related, social and governance risks and their importance to financial professionals;
7. explore the opportunities derivable from sustainable investments in Africa and Nigeria particularly; and
8. list the role of sustainable finance in delivering global goals on climate change and development.

**Learning Outcomes:**

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

1. list at least four (4) features of sustainable investment and list at least three (3) benefits of sustainable finance in comparison to traditional investments;
2. explain at least three (3) methods to mobilise the financial sector for the development of the emerging sustainability phenomenon;
3. explain at least three (3) opportunities for the public and private sectors to issue green bonds and borrow green loans;
4. define the concept of sustainability reporting incorporating integrated reporting and thinking;
5. outline at least five (5) different sustainable investment strategies, at least three (3) types of sustainable finance products and state at least three (3) market participants;
6. discuss the concept of environmental, climate-related, social and governance risks and their importance to financial professionals;
7. identify at least five (5) opportunities derivable from sustainable investments in Africa and Nigeria particularly; and
8. state at least three (3) different roles that sustainable finance can play in delivering global goals on climate change and development.

**Course Content:**

Nature of sustainable finance and investment. Fundamentals of sustainable finance; meaning of sustainable finance, stages of sustainable finance. Sustainable finance and international agreements, incorporating sustainability into organizations and the financial system. Overview on Environmental, Social and Governance (ESG) risk management.. Key challenges for sustainable finance. Origins, definitions, and the case for ESG and impact investing. Sustainable finance market: the principles of the sustainable finance market, how the market works, what kind of projects are financed, what policies exist and what standards and methodologies are applied. Sustainable finance products: Green Bonds and Green Loans. The Green Bond Market, The Green Loan Market, and Green Bond Projects around the World with examples. Sustainability reporting including integrated reporting and thinking. The role of public policy and regulators, NGOs and investor coalitions in impact investing. Sustainable finance/investments and stakeholders’ awareness. Developments and trends in the field of sustainable finance and investment. Challenges and prospects of sustainable finance/investments. The role of sustainable finance in delivering global goals on climate change and development. Explain the evolution and relationship between the ESG and finance. Evaluate the emerging issues in ESG and sustainable finance and investments.

**Minimum Standard Additional to CCMAS**

As contained in 70% developed CCMAS

**Bayero University, Kano (BUK)**

**Faculty of Management Sciences**

**Department of Banking and Finance**

**B.Sc. Banking and Finance**

**BUK-FIN 422 Ethics and Corporate Governance (2 Units C: Elective; LH = 30; PH = 0)**

**Senate-approved relevance:**

Training of highly skilled graduates that can apply the knowledge gained for the development of Nigeria and Africa in general. This is in line with BUK’s mission to address African developmental challenges through cutting-edge research, knowledge transfer and training of high-quality graduates. BUK graduates of the Banking and Finance are competitive and locally relevant, as well as contribute to the accelerated development of capital market, securities and investment for greater financial inclusion and socio-economic development, through ethics and good corporate governance.

**Overview:**

The course aims to develop an understanding of the underlying concepts of Corporate Governance and business ethics, which are relevant to the contemporary business environment. It is designed to foster candidates' understanding of the ethical influences on economic, financial, managerial, and environmental aspects of business.

The course further aims to develop a candidate's ability to critically analyse ethical issues in business, and enhance awareness of ethical issues connected with corporate decision-making and provides students with business strategies and frameworks that assist in the analysis and resolution of ethical problems.

**Objectives:**

The objectives of the course are:

* 1. define the concepts of professional ethics and responsibilities of bankers, investment and fund managers;
  2. explain the importance of codes of ethical conduct promulgated by various professions/regulatory agencies and federal government;
  3. identify the problem of the principal and agent characterizing most business organizations where there is separation of ownership from management;
  4. discuss the issue of moral hazard, agency costs and the protection of shareholders;
  5. list the importance of ethics in the financial service industry;
  6. discuss code of ethics and professionalism for bankers;
  7. identify the relationship between ethics, corporate governance and corporate social responsibility;
  8. identify and explain the features of national and international codes of corporate governance relating to banks;
  9. list the role of the board and shareholders in ensuring effective corporate governance in the banking and finance sector; and
  10. explain the self-regulatory mechanism that are used to enhance corporate governance in the financial services industry.

**Learning Outcomes**

At the end of the course, student should be able to:

**Objectives:**

The objectives of the course are:

* 1. discuss the concepts of professional ethics and responsibilities of bankers, investment and fund managers;
  2. identify and explain at least five (5) importance of codes of ethical conduct promulgated by various professions/regulatory agencies and federal government;
  3. identify at least four (4) problem of the principal and agent characterizing most business organizations where there is separation of ownership from management;
  4. discuss the issue of moral hazard, agency costs and the protection of shareholders;
  5. list at least five (5) importance of ethics in the financial service industry;
  6. discuss code of ethics and professionalism for bankers;
  7. identify at least five (5) relationship between ethics, corporate governance and corporate social responsibility;
  8. identify and explain at least five (5) features of national and international codes of corporate governance relating to banks;
  9. list at least four (4) roles of the board and shareholders in ensuring effective corporate governance in the banking and finance sector; and
  10. discuss the self-regulatory mechanism that are used to enhance corporate governance in the financial services industry.

**Course Contents**

This is an in-depth study of concepts of professional ethics and responsibilities for the accountants, bankers, investment and fund managers, etc. emphasis is placed on the study of codes of ethical conduct promulgated by various professions/regulatory agencies and federal government. The course also examines the problem of the principal and its agent characterizing most business organization where owner are divorced from manager. The issue of moral hazard, agency costs and the protection of shareholders are examined. Topics to be covered include ethics in the financial service industry. Code of ethics and professionalism for bankers. Corporate social responsibility. Corporate Governance in financial service industry. National and international codes of corporate governance relating to banks. The role of the board and shareholders. Self-regulatory mechanism in the financial services industry

**Minimum Standard Additional to CCMAS**

As contained in 70% developed CCMAS

**Bayero University, Kano (BUK)**

**Faculty of Management Sciences**

**Department of Banking and Finance**

**B.Sc. Banking and Finance**

**BUK-FIN 423 Mentoring and Character Building II (2 Units C: Elective; LH = 0; PH = 135)**

**Senate-approved relevance:**

Training of highly skilled graduates that can apply the knowledge gained for the development of Nigeria and Africa in general. This is in line with BUK’s mission to address African developmental challenges through cutting-edge research, knowledge transfer and training of high-quality graduates. BUK graduates of the Banking and Finance are competitive and locally relevant,, who have the right character, ethics, professionalism and decorum to effectively and selflessly discharge of their duties for socio-economic development.

This course aligns with the vision and mission of Bayero University Kano to produce graduates that are highly qualified with excellent knowledge and high proficiency in skills capable of delivering excellent, respectful, empathic and culturally attuned healthcare services to society devoid of exploitation. The character, professional outlook as well as the works ethics of the graduates would be sharpened by the course to achieve this goal.

**Overview:**

Character building and mentoring is designed to help undergraduates develop essential life skills and shape their character to enable them add value and selflessly contribute their quota to economic growth and development in various aspects of national life. The programme will go a long way in enhancing the quality of its graduates in terms of character, learning, as well as increasing the visibility of the University. This can help to encourage hard-work, honesty, integrity, decorum and professionalises; reduce examination misconduct amongst students; improve student`s performance in examination; reduce students’ drop-out rate; reduce substance use amongst students; bring unity amongst the students and lecturers; .enhance students’ affiliation with the university. Others are boost students confidence and positive thinking; enhance students’ morality and ethics in both thinking and action; support the production of students who are worthy in character; enhance students’ image and self-esteem; enhance students’ compliance with established rules and respect for constituted authorities; and enhance the capacity of the students to handle ethical issues, among others.

The course is designed to introduce students to volunteer work (through participating in community service and developing empathy and a sense of responsibility towards others), leadership development (to take leadership roles, enhance their decision making, communication skills, and problem solving skills). It also intend to expose the students to the need for patriotism and nation building, university affiliation, team building skills and interpersonal relations, public speaking, time and stress management, mindfulness and meditation, respected for diversity and constituted authorities and reflective journalising. The course will also develop students’ knowledge on how to guard against substance use, child-abuse, cyber-crime, corruption, cross boarder crimes, money laundering, gender disparity, domestic violence, and other negative vices that can affect social peace, progress and development.

**Objectives:**

The objectives of the course are:

1. outline how and why to engage volunteer work (through participating in community service and developing empathy and a sense of responsibility towards others);
2. discuss leadership development skills to take leadership roles, enhance their decision making, communication skills, and problem solving skills;
3. describe the benefits for patriotism and nation building and university affiliation;
4. discuss how to build effective teams and relates well with all and sundry through effective interpersonal relations;
5. identify how to acquire and appropriately use emotional intelligence;
6. identify how to improve public speaking skills, time and stress management, mindfulness and meditation, respected for diversity and constituted authorities and reflective journalising; and
7. discuss how to guard against substance use, child-abuse, cyber-crime, corruption, cross boarder crimes, money laundering, gender disparity, domestic violence, and other negative vices that can affect social peace, progress and development.

**Learning Outcomes**

At the end of the course, the students should be able to:

1. list at least five (5) ways they can engage in volunteer work (through participating in community service);
2. list five (5) ways than can be used in developing empathy and a sense of responsibility towards others;
3. discuss three (3) strategies for enhancing leadership development skills, decision making, communication skills, and problem solving skills;
4. list at least five (5) patriotism and nation building and university affiliation;
5. discuss five (5) on how to build effective teams and relates well with all and sundry through effective interpersonal relations;
6. identify three (3) strategies on how to acquire and appropriately use emotional intelligence;
7. identify four (4) strategies for improving public speaking skills, time and stress management, mindfulness and meditation, respected for diversity and constituted authorities and reflective journalising; and
8. identify at least five (5) strategies that can be used to guard against substance use, child-abuse, cyber-crime, corruption, cross boarder crimes, money laundering, gender disparity, domestic violence, and other negative vices that can affect social peace, progress and development.

**Course Contents**

Volunteer work (participating in community service). Developing empathy and a sense of responsibility towards others. Leadership development skills (leadership roles in clubs, organizations, or student government). Ethical decision making strategy. Communication skills. Problem solving. Public speaking (participation in debates, mock trials and presentations). Developing confidence and overcoming fear of public speaking. Improving communication skills. Mindfulness and Meditation. Emotional intelligence. Stress and Time Management and organization skills. (balancing academic, personal and extracurricular responsibilities and improving wellbeing). Reflective Journaling (writing in a journal). Professionalism. Followership. Patriotism and Nation building. Role-model and self-esteem. University affiliation. Team building skills and interpersonal relations. Public speaking. Respected for diversity and constituted authorities. How to guard against substance use, child-abuse, cyber-crime, corruption, cross boarder crimes, money laundering, gender disparity, domestic violence, and other negative vices that can affect social peace, progress and development.

This course is a continuation of **BUK-FIN 108 (Mentoring and Character Building I)** offered in year 1. This part of the course will comprise of only practical and interactions between the mentor and the mentees. This course will start from year two and terminates at the final year. The students (mentees) are to be allocated to lecturers (mentors) for mentoring and guidance from year 2 to the final year of their study in the University. The marks for the course are to be earned entirely through formative assessment comprising of equal percentage marks each year, from year 2, the year of commencement, to the final year. Each mentee should make at least one presentation in each session.