
BACHELOR PROGRAM

MAJOR: FINANCE – BANKING

CONCENTRATION: BANKING

SYLLABUS

1. Course Title: COMMERCIAL BANKING OPERATION II

2. Course Code:

3. Number of Credits: 03

4. Level (1st, 2nd, 3rd, 4th academic year): 4th academic year

5. Teaching Time Allocation: (credits, hours for activities)

+ Lecture : 45 periods

+ Practice, laboratory : depending on the time budget of student, at least 2-3 times in class time.

+ Other

6. Pre-Requisites: (necessary courses)

Introduction to financial and monetary theory, Mathematical Finance, Corporate Finance, Financial Accounting, International Settlements, monetary banks, Commercial Banking Operation I.

7. Course Aims & Learning Objectives:

- Course Aims:

Commercial Banking Operation II is required subject of specialized Banking students in The University of Economics Ho Chi Minh City. With the main objective to equip students with the knowledge of Commercial Banking including: Leasing, discount of valuable papers, bank guarantees, factoring, export finance, and other banking services ... and so create background for graduated students easy to access to the work environment at commercial banks and apply learned knowledge in the the financial and banking sector

- Course Objectives:

In addition to knowledge gained, learning Commercial Banking Operation II will help to improve presentation skill, analyzing situations, ability in conducting situations and decision-making in business, proficient skills in using computer application to easy access to their works at Banks, Securities Companies, Financial Institutions and enterprises.

8. Course Description:

Chapter 5: FINANCIAL LEASING

- I. The basic issues related to financial leasing
 1. Definition
 2. Characteristics.
 3. Benefits
- II. Leasing process.
- III. Financial leasing forms.
 1. Financial leasing
 2. Buy and leaseback
 3. Back to back lease
- IV. The method of calculating the leasing

Chapter 6: THE DISCOUNT

- I. The issues related to the discount
 1. Definition
 2. Meaning
 3. Conditions.
 4. Methods.
 5. Process.
- II. The method of calculating the discount.

Chapter 7: GUARANTEE OPERATIONS

- I. Issues related to the guarantee
 1. Definition

2. Characteristics

3. Roles

4. Conditions

II. The forms of guarantee

III. The method of calculating guarantee fee

Chapter 8: FACTORING OPERATIONS

I. Issues related to the factoring

1. Definition

2. Characteristics

3. Benefits

4. Classification

II. Factoring process

1. Domestic factoring

2. International factoring.

III. Determine factoring fee and interest

Chapter 9: IMPORT & EXPORT FINANCING OPERATIONS

I. Issued related to import & export financing

1. Definition

2. Meaning.

3. Classification.

a. Base on the payment methods

b. Base on the import – export contracts

c. Base on means of payment

II. Export financing

1. Operating Capital lending to finance export.

2. Discount of export documents.

3. Prefinance to export document set.

4. Factoring

5. Guarantee

III. Importing financing

1. Opening L/C

2. Lending for L/C fund

3. Lending to settle imported goods against

4. Factoring for importing

5. Guarantee

Chapter 10: THE PAYMENTS THROUGH BANK

I. Issues related to the payments through bank

1. Definition.

2. Characteristics

3. Role.

4. Legal provisions about payment through bank.

5. Means of payment

a. Payment Order

b. Authorized to collect payment.

c. Cheque.

d. Letter of Credit

e. Debit/Credit cards or payment Card

II. Payment methods

1 Payment by payment order

2. Payment by authorized to collect

3. Payment by cheque.

4. Payment by letter of credit.

5. Payment by credit card/debit card.

III. Modern Banking distribution channels.

1. Internet banking.
2. Telephone banking

IV. Payment methods among banks

Chapter 11. OTHER COMMERCIAL BANK OPERATION

- I. International payment
- II. Trading in foreign currency
- III. Treasury
- IV. Intestment Trust
- V Financial Management
- VI. Consulting Services ...
- VII Other banking operations

9. Student Learning Activities:

- Participation
- Excecis
- Tools and facilities
- Other

10. Recommended Resources:

- Textbooks :

Commercial Bank Operations – Tram Xuan Huong and Hoang Thi Minh Ngoc (Eds), Economics Publishing House, 2012.

- Reference books:

Commercial Bank Operations - Nguyen Dang Don (Eds), Statistics Publishing House, 2009.

Commercial Bank Operations - Nguyen Minh Kieu (Eds), Statistics Publishing House, 2009.

Commercial Bank Operations- Nguyen Thi Mui (Eds), Statistics Publishing House, 2005

Money, Banking and Financial Markets - Frederic S.Mishkin, Science and Techonology Publishing House, 1993.

Commercial Bank Management, Peter S. Rose, 2000.

Commercial banking, Benton E. Gup, James W.Kolari, John Wiley & Sons (Asia) Pte Ltd
Singapore

Credit Institutions Act 2010, related legal documents.

Information on the websites of the State Bank of Vietnam and commercial banks.

11. Evaluation:

- Participation in class:	30 % (weight)
- Group discussion:	10 %
- Assignment:	%
- Presentation:	%
- Report:	30 %
- Mid – semester exam:	30 %
- Final exam:	70 %
- Other:	%

12. Course Grading Scale: (*High distinction, Distinction, Credit, Pass*): *Distinction*

13. Learning Activities:

Date	Lecture (chapter, part, teaching methodology)	Text Book (chapter, part)	Student Preparation (excecise, presentation, case studies...)	Learning objectives
Date 1 (Number of hours:4)	Chapter 5: Financial leasing I. The basic issues of financial leasing II. Leasing process III. Forms of financial leasing IV. The methods of calculating rent	Chapter 5 - Textbook	1 / Read in advance textbook and reference books; 2 / Applied exercise for each product in class; 3 / Discussion questions: The differnces between loans and financial leasing, case studies 4 / Exercises and questions	1,2,3

			at home.	
Date 2 (Number of hours:4)	Chapter 6: Discount I. Issues related to the Discount Operation	Chapter 6 - Textbook	1 / Read in advance textbook and reference books, and the related legal documents; 2 / Applied exercise for each product in class; 3 / Discussion question: Compare the similarities and differences between the Discount and Loans	
Date 3 (Number of hours:4)	II. The methods calculating discounted value	Chapter 6 - Textbook	4 / Presentation 5 / Exercises and questions at home.	
Date 4 (Number of hours:4)	Chapter 7: Guarantee I. Issues related to Guarantee II. Forms of Guarantee III. Methods of calculating Guarantee fees	Textbook	1/ Read in advance textbook and reference books, and the related legal documents; 2/Applied exercise for each product in class; 3 / Case discussion 4 / Presentation 5 / Homework.	1,2,5
Date 5 (Number of hours:4)	Chapter 8: FACTORING I. Issues related to factoring II. Factoring Process	Chapter 8 - Textbook	1 / Read in advance textbook and reference books, and the related legal documents on credit.	1,2,6

			3 / Applied exercise for each product in class;	
Date 6 (Number of hours:4)	III. Determination of fees and factoring's interest rate.	Chapter 8 - Textbook	4 / Presentation Discuss the similarities and differences between Discount and Factoring; between Factoring and Loans. 5 / Homework.	1,2,6
Date 7 (Number of hours)	Chapter 9: IMPORT AND EXPORT FINANCING I. The issues related to import and export financing II. Export financing III. Import financing	Chapter 9 - Textbook	1 / Read in advance textbook and reference books, and the related legal documents; 2 / Applied exercise for each product in class; 3 / Case Discussion 4 / Presentation: The import and export financing products at commercial banks in Vietnam 5 / Exercises and questions at home.	1,2,7
Date 8 (Number of hours:4)	Chapter 10: PAYMENT THROUGH BANKS I. The issues related to payment through banks II. Forms of payment	Chapter 10- Textbook	1 / Read in advance textbook and reference books, and the related legal documents; 2/Presentation: Development of payment services in commercial banks in Vietnam	1,2,8

Date 9 (Number of hours:4)	III. A number of distribution channels of modern banking services IV. Methods of payment between banks	Chapter 10- Textbook	3 / Case Discussion 4 / Homework	1,2,8
Date 10 (Number of hours:4)	Chapter 11. OTHER COMMERCIAL BANK OPERATION I. International payment II. Trading in foreign currency III. Treasury	Chapters 11,12,13 - Textbook	1 / Read in advance textbook and reference books, and the related legal documents; 2 / Review the issues of foreign exchange business and international payments which have been previously learned.	1,2,9
Date 11 (Number of hours:4)	IV. Intestment Trust V Financial Management VI. Consulting Services ... VII Other banking operations	Chapters 11,12,13 - Textbook	3 / Applied exercise for each product in class; 3 / Case Discussion 4 / Homework.	1,2,9
Total: (45 periods)				

Ho Chi Minh City, 20th April, 2012

COURSE COORDINATOR

LECTURER

Associate Professor Tran Huy Hoang

Tram Thi Xuan Huong