

**NATIONAL BOARD FOR TECHNICAL EDUCATION**

**NATIONAL INNOVATION DIPLOMA (NID)**

**IN**

**BANKING OPERATIONS**

**CURRICULUM AND COURSE SPECIFICATIONS**

**2009**

*Produced by the National Board for Technical Education (NBTE)*

*Plot B, Bida Road, P.M.B. 2239, Kaduna Nigeria*

**N B T E**

## ***NID IN BANKING OPERATIONS***

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## ***NID IN BANKING OPERATIONS***

### **NATIONAL INNOVATIONS DIPLOMA IN BANKING OPERATIONS**

#### **GOAL**

The Goal of this programme is to produce diplomates who have the basic theoretical and practical competences to perform entry level tasks in a Bank.

#### **OBJECTIVES**

At the end of this programme, the student should be able to perform the following tasks in a Bank:

1. Domestic operations
2. Customer service
3. Credit & Marketing
4. Foreign operations

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### **MINIMUM ENTRY QUALIFICATION**

The general entry requirements for the National Innovation Diploma (NID) programme are:

- a) Minimum Credit passes in five subjects obtained at maximum of two sittings in:
  - i) the West African Senior Secondary School Certificate examinations;
  - ii) the National Examinations Council examinations; and
  - iii) the General Certificate of Education ("O" Level); or
  - iv) any such equivalents to above.
  
- b) The credit passes should compulsorily include English Language and Mathematics, and any three of the following:  
economics, commerce, principles of accounts, business methods, literature-in-english, government, history, geography, statistics, agric science and biology.

### **PROGRAMME DURATION**

The NID programme in Banking Operations is structured to run for three semesters of classroom and practical works, and one semester of supervised industrial work experience scheme (SIWES) with relevant financial institutions such as Commercial Banks, Micro-finance institutions, Bureau-de-change, Stock-broking firms, and so on.

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### **EVALUATION**

For the purpose of awarding the National Innovation Diploma in Banking Operations, the students' work shall be evaluated on the basis of Practical work, Examinations and Tests assessed per subject and SIWES, per semester, as follows:

Practical	-	70%
Examinations	-	20%
Class Tests	-	10%
		<b><u>100%</u></b>

SIWES is programmed to take place during the third semester of the 4-semester programme. However, the institution shall be at liberty to split the period of attachment into two between the second and fourth semesters.

The weighting of each of the components of subjects and SIWES shall be as follows:

General Studies	-	10% (minimum)
Foundation Studies	-	15% (minimum)
Industrial Attachment (SIWES)	-	25% (minimum)
Professional (Core) Studies	-	<u>50%</u> (maximum)
		<b><u>100%</u></b>

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**CURRICULUM TIME TABLE**

**FIRST SEMESTER:**

<b>Code</b>	<b>Title</b>	<b>T</b>	<b>P</b>	<b>CH</b>	<b>CU</b>
GNS 101	Use of English	2	-	2	2
COM 101	Introduction to Computing	1	2	3	3
BOP 111	Basic Economics	2	-	2	2
BOP 112	Basic Accounting	2	-	2	2
BOP 113	Basic Law	2	-	2	2
BOP 114	Basic Management	2	-	2	2
BOP 115	Fundamentals of Banking	2	-	2	2
BOP 116	Bank Domestic Operations	1	2	3	3
BOP 117	Bank Software Operations I	1	3	4	4
BOP 118	Bank Safety Management	1	1	2	2
	<b>TOTAL</b>	<b>16</b>	<b>8</b>	<b>24</b>	<b>24</b>

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**CURRICULUM TIME TABLE**

**SECOND SEMESTER:**

<b>Code</b>	<b>Title</b>	<b>T</b>	<b>P</b>	<b>CH</b>	<b>CU</b>
EDP 201	Introduction to Entrepreneurship	2	-	2	2
CSK 501	Basics of Communication	2	-	2	2
BOP 121	Business Mathematics	2	-	2	2
BOP 122	Fundamentals of Marketing	2	-	2	2
BOP 123	Macroeconomics	2	-	2	2
BOP 124	Business Law	2	-	2	2
BOP 125	Bank Foreign Operations	1	1	2	2
BOP 126	Bank Software Operations II	1	3	4	4
BOP 127	Bank Customer Service	1	3	4	4
BOP 128	Basic Credit and Loan Documentation	1	1	2	2
	<b>TOTAL</b>	<b>16</b>	<b>8</b>	<b>24</b>	<b>24</b>



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**CURRICULUM TIME TABLE**

**THIRD SEMESTER (INDUSTRIAL TRAINING) – SIWES:**

<b>SCORE PARAMETERS</b>	<b>FIELD UNITS</b>	<b>SCHOOL UNITS</b>	<b>TOTAL SCORE</b>
Dress code	1	1	2
Communication skills	1	2	3
Team play	2	1	3
Ethics	2	1	3
Diligence	1	-	1
Customer service	3	-	3
Marketing	1	-	1
Cash & Tellering	3	-	3
Funds Transfer	2	-	2
Clearing	1	-	1
EBanking	1	-	1
Foreign	1	-	1
Treasury	1	-	1
<b>TOTAL</b>	<b>20</b>	<b>5</b>	<b>25</b>

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**CURRICULUM TIME TABLE**

**FOURTH SEMESTER:**

<b>Code</b>	<b>Title</b>	<b>T</b>	<b>P</b>	<b>CH</b>	<b>CU</b>
CSK 401	Business Correspondence	2	-	2	2
CSK 502	Project Reports	2	-	2	2
BOP 221	Business Statistics	2	-	2	2
BOP 222	Business Accounting	2	-	2	2
BOP 223	Business Finance	2	-	2	2
BOP 224	Bank Marketing Services	1	3	4	4
BOP 225	Banking Laws, Ethics & Best Practices	2	1	3	3
BOP 226	Applied Psychometrics in Banking	1	2	3	3
BOP 227	Research Project	1	3	4	4
	<b>TOTAL</b>	<b>15</b>	<b>9</b>	<b>24</b>	<b>24</b>

***NID IN BANKING OPERATIONS***

	<b>Course:</b> <i>Basic Economics</i>	<b>Course Code:</b> BOP 111	
	<b>Credit Hours:</b> 2 hours / week	<b>Theoretical:</b> 2 hours / week	<b>Practice:</b> NIL
	<b>Goal:</b> This course is designed to introduce the students to principles of Economics		
	<b>General Objectives:</b> On completion of this course the students should: 1.0 Understand the subject matter of Economics 2.0 Understand the Theory of value 3.0 Know the Theory of production and cost 4.0 Know market structure and Theory of distribution		

***NID IN BANKING OPERATIONS***

	<b>General Objective:</b> 1.0 Understand the subject matter of Economics					
	<b>THEORY</b>			<b>PRACTICAL</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher's activities</b>	<b>Resources</b>
	1.1 Explain Economics  1.2 Identify the scope and limitations of Economics  1.3 Explain scarcity and choice.  1.4 Explain the scale of preference.  1.5 Describe opportunity cost.	1.1 Describe Economics  1.2 Outline the scope and limitations of Economics  1.3 Define scarcity and choice  1.4 Describe scale of preference  1.5 Describe opportunity cost.	* Text book * White board, * Marker etc.			

## ***NID IN BANKING OPERATIONS***

	<b>General Objective:</b> 2.0 Understand the Theory of value					
	<b>THEORY</b>			<b>PRACTICAL</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher's activities</b>	<b>Resources</b>
	2.1 Explain the concept of utility	2.1 Describe utility				
	2.2 Explain demand and supply of goods.	2.2 Describe demand and supply of goods.				
	2.3 Identify factors affecting price, demand and supply.	2.3 Outline the factors affecting price, demand and supply.				
	2.4 Explain elasticity	2.4 Define elasticity.				

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	<b>General Objective:</b> 3.0 Explain the Theory of production and cost					
	<b>THEORY</b>			<b>PRACTICAL</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher's activities</b>	<b>Resources</b>
	3.1 Explain factors of production  3.2 Describe increasing and diminishing returns.  3.3 Explain the theory of costs  3.4 Explain division of labour.  3.5 Define wages, rent, profits and interest.	3.1 Outline factors of production  3.2 Explain increasing and diminishing returns  3.3 Describe the theory of costs.  3.4 Define division of labour.  3.5 Describe; wages, rent, profits and interest.	Board Projector Screen Flip chart Text books			

***NID IN BANKING OPERATIONS***

	<b>General Objective:</b>					
	4.0 Explain market structure and the theory of distribution.					
	<b>THEORY</b>			<b>PRACTICAL</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher's activities</b>	<b>Resources</b>
	4.1 Describe ordinary and economic concept of market 4.2 Explain perfect and imperfect market 4.3 Explain monopoly, oligopoly and monopolistic competition. 4.4 Explain control of monopoly power, means of distribution, retailers, wholesalers and middleme 4.5 Explain the idea of super markets and chain stores.  4.6 Identify the features of retailing. 4.7 Explain the means of transportation (road, air, rail and water)	4.1 Explain ordinary and economic concept of market 4.2 Describe perfect and imperfect market 4.3 Describe monopoly, oligopoly and monopolistic competition. 4.4 Describe control of monopoly power, means of distribution, retailers, wholesalers and middlemen. 4.5 Describe the idea of super markets and chain stores.  4.6 Outline the features of retailing. 4.7 Describe the means of transportation (road, air, rail and water)	* Board * Projector * Screen * Flip chart * Text books			

## ***NID IN BANKING OPERATIONS***

	<b>Course:</b> <i>Basic Accounting</i>	<b>Course Code:</b> BOP 112	
	<b>Credit Hours:</b> 2 hours/Week	<b>Theoretical:</b> 2 hours/Week	<b>Practice:</b> Nil
	<b>Goal:</b> This course is designed to expose students to acquire basic knowledge of accounting principles.		
	General Objectives:  1.0 Understand the nature and statutory requirements of accounting 2.0 Understand the transactional flow of data in an accounting environment 3.0 Know ledger accounts and double entry principles 4.0 Know the preparation of final accounts from trial balance 5.0 Know accounting adjustments 6.0 Know how to prepare bank reconciliation statements		



***NID IN BANKING OPERATIONS***

<b>General Objective:</b>						
1.0 Understand the nature and statutory requirements of accounting						
Theory			Practical			
Week	Specific Learning Objective	Teacher's Activities	Resource	Specific Learning Objective	Teacher's Activities	Resource
	<p>1.1 Explain the nature and need for accounting in organizations</p> <p>1.2 State the statutory requirement on accounting for organizational transactions</p> <p>1.3 State the assumptions underlying the preparation of financial statements.</p> <p>1.4 List the accounting reports that can be generated from an accounting system.</p>	<p>1.1 Describe the evolution, process and development of accounting systems in organizations.</p> <p>1.2 Discuss the statutory provisions on accounting for transactions of organizations (CAMA 1990), noting:</p> <ul style="list-style-type: none"> <li>a) Records to be kept</li> <li>b) Places to keep the records</li> <li>c) Responsibility for preparing accounts of organizations</li> <li>d) Forms and content of financial statements</li> </ul> <p>1.3 Explain the fundamental accounting concepts, bases and principles.</p> <p>1.4 Describe the various types of accounting reports that can be generated from an accounting system</p>				

***NID IN BANKING OPERATIONS***

GENERAL OBJECTIVE: 2.0 Understand the transactional flow of data in an accounting environment						
Theory				Practical		
WEEK	SPECIFIC LEARNING OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE	SPECIFIC LEARNING OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE
	2.1 Describe the process of generating accounting information from source documents.  2.2 Explain trial balance.  2.3 Explain control accounts, Bank reconciliation statements and treatment of capital and revenue items	2.1 Define source documents in an accounting process.  2.2 Describe Books of prime entry, and how they are used to generate accounting information.  2.3 Explain the trial balance. 2.4 Describe control accounts, Bank reconciliation statements and treatment of capital and revenue items.				

***NID IN BANKING OPERATIONS***

	General Objective: 3.0 Know ledger accounts and double entry principles					
	Theory			Practical		
WEEK	SPECIFIC LEARNING OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE	SPECIFIC LEARNING OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE
	3.1 Explain accounting for assets and liabilities  3.2 Give examples of 3.1 above	3.1 Describe fixed assets: current assets, long term liabilities, current liabilities, contingencies, provisions and reserves.  3.2 Outline examples of fixed assets.				
	General Objective: 4.0 Know the preparation of final accounts from trial balance					
WEEK	SPECIFIC LEARNING OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE	SPECIFIC OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE
	4.1 Explain final accounts	4.1 Prepare trading and profit and loss accounts and Balance Sheet: Sole trader, Partnership, company, non-profit ventures, receipts and payment, and income and expenditure accounts				

## ***NID IN BANKING OPERATIONS***

	<b>Course:</b> <i>Basic Law</i>	<b>Course Code:</b> BOP 113
	<b>Credit Hours:</b> 2 hours/Week	<b>Theoretical:</b> 2 hours/Week
	<b>Practice:</b> Nil	
	<b>Goal:</b> This course is designed to provide the students with a good grasp of the basic principles of Nigerian law	
	<p>General Objectives: At the end of this course the students should:</p> <ul style="list-style-type: none"> <li>1.0 Know the sources of Nigerian Law</li> <li>2.0 Understand how statutes are interpreted</li> <li>3.0 Understand the classification of Nigerian Law</li> <li>4.0 Know the law courts in Nigeria</li> <li>5.0 Understand the term Constitution and its features</li> </ul>	

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GENERAL OBJECTIVE: 1.0 Know sources of Nigerian law						
Theory				Practical		
WEEK	SPECIFIC LEARNING OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE	SPECIFIC LEARNING OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE
	1.1 Describe the sources of Nigerian Law.	1.1 Explain the sources of Nigerian law.  1.2 State the origin of law from the people's custom.	Board Marker Projector			
General Objective: 2.0 Understand how statutes are interpreted						
WEEK	SPECIFIC LEARNING OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE	SPECIFIC LEARNING OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE
	2.1 Describe how statutes are interpreted.	2.1 Explain how judges interpret the laws passed by the house of Assembly.				

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General Objectives: 3.0 Understand classifications of Nigerian Law						
WEEK	SPECIFIC LEARNING OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE	SPECIFIC LEARNING OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE
	3.1 Define law	3.1 Explain law and its definitions				
	3.2 State civil law	3.2 Describe civil law in Nigeria				
	3.3 Explain the criminal law	3.3 Describe criminal law in Nigeria.				

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General Objectives; 4.0 Know the courts in Nigeria						
WEEK	SPECIFIC LEARNING OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE	SPECIFIC LEARNING OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE
	4.1 Identify the law courts in Nigeria.	4.1 Describe the various courts that exist in Nigeria				
	4.2 Explain the hierarchy of the courts.	4.2 Describe the hierarchy of the courts.				
	4.3 Explain the functions of the various courts	4.3 Identify the functions of the various courts				
	4.4 Explain the various tribunals outside the regular courts	4.4 Describe the various tribunals outside the regular courts				

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General Objectives 5.0 Understand the term constitution and its features						
WEEK	SPECIFIC LEARNING OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE	SPECIFIC LEARNING OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE
	5.1 Define constitution.	5.1 Explain the constitution.				
	5.2 Differentiate between written and unwritten constitution	5.2 Outline the difference between written and unwritten constitution.				
	5.3 Describe constitution and development in Nigeria up to independence	5.3 Explain the constitutional development in Nigeria up to independence				



## ***NID IN BANKING OPERATIONS***

<b>COURSE:</b> <i>Basic Management</i>		<b>COURSE CODE:</b> BOP 114
<b>Credit Hours:</b> 2 hours / week	<b>Theoretical:</b> 2 hours / week	<b>Practice:</b> NIL
<b>GOAL:</b> This course is designed to assist students to acquire skill in management principles and techniques		
<b>GENERAL OBJECTIVES:</b>  On completion of this course the students should be able to:-  1.0 Understand management and its evolution 2.0 Understand management strategy and decision making 3.0 Understand organizational management 4.0 Know organization behaviour 5.0 Know control system in organisation		

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GENERAL OBJECTIVE: 1.0 Understand management and its evolution						
WEEK	SPECIFIC LEARNING OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE	SPECIFIC LEARNING OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE
	1.1 Explain management and its evolution	1.1 Define management	Textbook White board Marker etc.			
	1.2 Explain management strategy and decision making	1.2 Identify the functions of management				
	1.3 Explain organization management	1.3 Define; planning organizing, leading and controlling.				
	1.4 Explain organizational behaviour.	1.4 Explain evolution of management thought				
	1.5 Explain control in organisation	1.5 Describe management operational perspective				
		1.6 Describe the concept of strategy and decision making in relation to: Planning, Management by objectives (MBO), Total Quality				

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		<p>management (TQM), Business environment, Entrepreneurship and innovation.</p> <p>1.7 Describe organizational structure emphasis on managing the structure and design of organizations; Hyman resources management (HRM).</p> <p>1.8 Describe organizational behaviour.</p> <p>1.9 Explain stages of group development.</p> <p>1.10 Identify the advantages and limitations of groups.</p> <p>1.11 Explain the concept of motivation, leadership and its styles, communication management and conflict management</p> <p>1.12 Describe management control.</p>				
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		1.13 Explain operational control with emphasis on types of control personal control, group control management control.				
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	<b>Course:</b> <i>Fundamentals of Banking</i>	<b>Course Code:</b> BOP 115	
	<b>Credit Hours:</b> 2 hours / week	<b>Theoretical:</b> 2 hours / week	<b>Practice:</b> NIL
	<b>Goal:</b> This course is designed for students to acquire basic knowledge of banking principles.		
	<b>General Objectives:</b> At the end of this course, the student should:  1.0 Know the basic concepts of money 2.0 Know the evolution and structure of Banking in Nigeria 3.0 Understand Banks lending / borrowing principles 4.0 Know negotiable instruments in banking 5.0 Understand the roles of other financial institutions in the economy		

## ***NID IN BANKING OPERATIONS***

	<b>General Objective:</b> 1.0 Know the basic concepts of money					
	<b>THEORY</b>			<b>PRACTICAL</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher's activities</b>	<b>Resources</b>
	1.1 Define money	1.1 Explain the theory of money, its origin, functions and characteristics.	<ul style="list-style-type: none"> <li>• Board</li> <li>• Projector</li> <li>• Screen</li> <li>• Flip chart</li> <li>• Text books</li> </ul>			
	1.2 Describe how banks create money	1.2 Explain the process of how banks create money				
	1.3 State the different types of money	1.3 Differentiate between the different types of money				
	1.4 List factors that affect demand and supply of money.	1.4 Explain factors that influence demand and supply of money.				

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	<b>General Objective:</b>					
	2.0 Know the evolution and structure of Banking in Nigeria					
	<b>THEORY</b>			<b>PRACTICAL</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher's activities</b>	<b>Resources</b>
	<p>2.1 State the evolution, forms and structure of Banking Institutions in Nigeria</p> <p>2.2 Define the roles of special organizations on the activities of Banking Institutions identified in 2.1 above.</p> <p>2.3 Explain sources of funds for the function and management of the Banks in 2.1 above</p>	<p>2.1 Describe the evolution and structure of the following types of Banking Institutions in Nigeria:</p> <p style="padding-left: 40px;">a) Commercial Banks, b) Development Banks, c) Merchant Banks, d) Universal Banks, and e) Non-Bank Financial institutions.</p> <p>2.2 Discuss the roles of the following in the activities of above institutions:</p> <p style="padding-left: 40px;">a) Central Bank of Nigeria b) Nigerian Deposit Insurance Corporation c) Bankers' Committee</p> <p>2.3 Explain sources of funds, functions and management of the Banks in 2.1 above.</p>	<ul style="list-style-type: none"> <li>• Board</li> <li>• Projector</li> <li>• Screen</li> <li>• Flip chart</li> <li>• Text books</li> </ul>			

### ***NID IN BANKING OPERATIONS***

<b>General Objective:</b>						
3.0 Understand Banks lending / borrowing principles						
<b>THEORITICAL CONTENT</b>				<b>PRACTICAL CONTENT</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher’s activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher’s activities</b>	<b>Resources</b>
	3.1 Explain the structure of the balance sheet of any Bank	3.1 Describe how the balance sheet of any Bank is structured	<ul style="list-style-type: none"> <li>• Board</li> <li>• Projector</li> <li>• Screen</li> <li>• Flip chart</li> <li>• Text books</li> </ul>			
	3.2 Define liquidity and profitability	3.2 Distinguish the concepts of liquidity and profitability				
	3.3 Define borrowing and lending	3.3 Explain the concepts of borrowing and lending				
	3.4 Explain the principles behind borrowing and lending	3.4 Discuss the principles behind borrowing and lending				
	3.5 Analyze the role of Banking in the economy.	3.5 Explain the role of Banking in the economy, and how savings is mobilized.				



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<b>General Objective:</b>						
4.0 Know negotiable instruments in banking						
<b>THEORY</b>				<b>PRACTICAL</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher's activities</b>	<b>Resources</b>
	4.1 State how payments are effected in Banks.	4.1 Explain methods of payments through the Banking system.	<ul style="list-style-type: none"> <li>• Board</li> <li>• Projector</li> <li>• Screen</li> <li>• Flip chart</li> <li>• Text books</li> </ul>			
	4.2 Define a negotiable instrument	4.2 Explain the characteristics of a negotiable instrument				
	4.3 Distinguish all types of negotiable instruments in Banks.	4.3 Define and explain the process of drawing, issuing, negotiating, collecting, accepting and paying of cheques, bills and promissory notes through the Banks.				
	4.4 State how local and up-country clearing is effected	4.4 Explain rules governing local and state (up-country) clearing				
	4.5 Describe crossings and countermand of payments by cheque	4.5 Explain the effect of crossings and countermand of payments by cheque				
	4.6 Discuss the Bills of Exchange Act, 1990 (and subsequent amendments)	4.6 Explain the Bills of Exchange Act, 1990 (and subsequent amendments)				

## ***NID IN BANKING OPERATIONS***

	<b>General Objective:</b>					
	5.0 Understand the roles of other financial institutions in the economy					
	<b>THEORY</b>			<b>PRACTICAL</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher's activities</b>	<b>Resources</b>
	5.1 Identify non-bank financial institutions in the economy	5.1 Describe non-bank financial institutions by their:  a) form and structure b) funds mobilization c) operational services d) economic contribution	<ul style="list-style-type: none"> <li>• Board</li> <li>• Projector</li> <li>• Screen</li> <li>• Flip chart</li> <li>• Text books</li> </ul>			
	5.2 Distinguish these types of institutions from each other.	5.2 Explain how the services and operations of these institutions differ from those of each other.				
	5.3 Distinguish these types of institutions from Banks.	5.3 Explain how the services and operations of these institutions differ from those of Banks.				

## ***NID IN BANKING OPERATIONS***

	<b>Course:</b> <i>Bank Domestic Operations</i>	<b>Course Code:</b> BOP 116	
	<b>Credit Hours:</b> 3 hours / week	<b>Theoretical:</b> 1 hour / week	<b>Practice:</b> 2 hours / week
	<b>Goal:</b> This course is designed for students to acquire skills in domestic operations of Banks.		
	<b>General Objectives:</b> At the end of this course, the student should:  1.0 Understand Domestic Banking Operations  2.0 Know how domestic banking operation is administered  3.0 Know the major types of services rendered in front office domestic bank operations  4.0 Know the major types of back-up services in domestic bank operations		

## ***NID IN BANKING OPERATIONS***

	<b>General Objective:</b>					
	1.0 Understand domestic banking operations					
	<b>THEORY</b>			<b>PRACTICAL</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher's activities</b>	<b>Resources</b>
	1.1 Describe all bank operations that are classified as domestic in nature	1.1 List all domestic bank operations  1.2 Explain how these domestic bank operations are carried out  1.3 Comment on the distinguishing features of each domestic bank operational service.	<ul style="list-style-type: none"> <li>• Board</li> <li>• Projector</li> <li>• Screen</li> <li>• Microphone</li> <li>• Flip chart</li> <li>• Text books</li> </ul>			

## ***NID IN BANKING OPERATIONS***

	<b>General Objective:</b> 2.0 Know how domestic banking operation is administered					
	<b>THEORY</b>			<b>PRACTICAL</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher's activities</b>	<b>Resources</b>
	2.1 Describe the general classification of banks operations.	2.1 Explain the classification of bank departments into: a) Front Office b) Back Office	<ul style="list-style-type: none"> <li>• Board</li> <li>• Projector</li> <li>• Screen</li> <li>• Microphone</li> <li>• Flip chart</li> <li>• Text books</li> </ul>	Hands-on skill will be acquired by students	Students to be on guided tour of banking facilities provided by school	<ol style="list-style-type: none"> <li>1. Banking hall</li> <li>2. Customer service desk</li> <li>3. Cash counting machine</li> <li>4. Cash till box</li> <li>5. Back office partitioned off</li> </ol>
	2.2 State what Front Office operations of a Bank represent.	2.2 Describe Front Office bank operations in the context of: a) Customer service b) Cash (teller) services				
	2.3 State what Back Office operations of a Bank represent.	2.3 Describe Back Office bank operations in the context of: a) Accounts b) Funds transfer c) Notes (bills) d) Audit				
	2.4 Describe how the Bank operations identified in 2.2 and 2.3 above really complement each other.	2.4 Discuss how the Back Office operations identified in 2.3 above, complement those of Front Office in 2.2 above.				

**NID IN BANKING OPERATIONS**

	<b>General Objective:</b>					
	3.0 Know the major types of services rendered in front office domestic bank operations					
	<b>THEORY</b>			<b>PRACTICAL</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher's activities</b>	<b>Resources</b>
	<p>3.1 Identify various types of accounts handled by the customer services desk of a Bank.</p> <p>3.2 State the procedure for managing the accounts identified in 3.1 above.</p>	<p>3.1 Explain these accounts that are handled by the customer services desk of a Bank:</p> <p>a) Current accounts b) Savings accounts c) Deposit accounts d) Branded accounts</p> <p>3.2 Show the procedure for the opening of all the accounts identified in 3.1 above by:</p> <p>a) Listing the pre-printed documents provided by Banks,</p> <p>b) Identifying which pre-printed document relate to each customer type (individuals, enterprise, partnership, company, government and non-governmental bodies)</p>	<ul style="list-style-type: none"> <li>• File cabinets</li> <li>• Magi Board</li> <li>• Projector</li> <li>• Screen</li> <li>• Microphone</li> <li>• Flip chart</li> <li>• Text books</li> </ul>	Skills on front office operations	Scheduled tutorials on asset use	<ul style="list-style-type: none"> <li>• Notes counter</li> <li>• Cash till box</li> <li>• Computers</li> <li>• Mercury lamps</li> <li>• Dummy cheques</li> <li>• Source document</li> <li>• Dummy currency</li> <li>• Dummy cheques</li> </ul>

***NID IN BANKING OPERATIONS***

		<p>c) Listing the documents that the various types of customers must submit,</p> <p>d) Listing the approval steps for the documents.</p>			- as above -	
3.3	State how customers can collect cheque books and any other instruments from the Bank.	3.3 Explain the procedure that customers will follow before collecting their cheque-book and other instruments from the Bank.				
3.4	Define "teller" in a Bank.	3.4 Explain the process of cash and teller operations in a Bank.				
3.5	Describe documents that are used in teller and cash office operations.	3.5 List the source documents, registers and ledgers that are used in teller and cash office operations of a Bank.				
3.6	Describe the process for balancing of cash transactions at the end of each day.	3.6 Describe the procedure for balancing of cash entries or transactions at the end of each day in Banks.				

***NID IN BANKING OPERATIONS***

	<b>General Objective:</b>					
	4.0 Know the major types of back-up services in domestic bank operations					
	<b>THEORY</b>			<b>PRACTICAL</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher's activities</b>	<b>Resources</b>
	<p>4.1 Identify the various ledgers and source documents used by the Accounts for the bank's transactions.</p> <p>4.2 Describe the clearing process handled by Local Funds Transfer department.</p> <p>4.3 Define standing order.</p> <p>4.4 Explain the relevance of audit department in operational control.</p>	<p>4.1 List and explain the various ledgers and source documents that are maintained and used by the Accounts department to record transactions for the bank and its branches.</p> <p>4.2 Discuss the clearing process for cheques and bank drafts (or manager's cheques), by explaining:                      a) Inward clearing                      b) Outward clearing                      c) Duties of paying Bank                      d) Duties of collecting Bank</p> <p>4.3 Discuss the duties of Banks on standing order.</p> <p>4.4 Explain the importance of the audit department in controlling transactions of the operations department.</p>	<ul style="list-style-type: none"> <li>• File cabinets</li> <li>• Magi Board</li> <li>• Projector</li> <li>• Screen</li> <li>• Microphone</li> <li>• Flip chart</li> <li>• Text books</li> </ul>	Skills on back-office operations	Scheduled tutorials on asset use	<ul style="list-style-type: none"> <li>• Cash machine</li> <li>• Computers</li> <li>• Mercury lamps</li> <li>• Dummy cheques</li> <li>• Source document</li> <li>• SBH Currency</li> <li>• SBH cheques</li> </ul>



## ***NID IN BANKING OPERATIONS***

	<b>Course:</b> <i>Bank Software Operations I</i>	<b>Course Code:</b> BOP 117	
	<b>Credit Hours:</b> 4 hours / week	<b>Theoretical:</b> 2 hours / week	<b>Practice:</b> 2 hours / week
	<b>Goal:</b> This course is designed for students to acquire hands-on skills on the use of banking operation software.		
	<b>General Objectives:</b> 1.0 Understand the need for ICT in banking operations 2.0 Know the types of bank operation software used in Nigerian banks 3.0 Know the basic operations of four modules of bank software.		

## ***NID IN BANKING OPERATIONS***

<b>General Objective:</b>						
1.0 Understand the need for ICT in banking operations						
<b>THEORY</b>				<b>PRACTICAL</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher's activities</b>	<b>Resources</b>
	1.1 Identify the need for ICT in banking operations.	1.1 Explain the key benefits of ICT in banking operations, noting these areas: a) On-line data enquiry b) Real time data entry c) Speedy transactions d) Lower queuing time e) Centralized control f) Faster returns	<ul style="list-style-type: none"> <li>• Board</li> <li>• Projector</li> <li>• Screen</li> <li>• Microphone</li> <li>• Flip chart</li> <li>• Text books</li> </ul>			
	1.2 State the merits and demerits of operating bank software in Nigeria.	1.2 Discuss the merits and demerits of operating bank software in Nigeria, noting areas like: a) Down time b) Data loss c) Fraud d) Any other				

## ***NID IN BANKING OPERATIONS***

	<b>General Objective:</b>					
	2.0 Know the types of bank operation software used in Nigerian banks					
	<b>THEORY</b>			<b>PRACTICAL</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher's activities</b>	<b>Resources</b>
	2.1 Identify types of bank operations software in Nigerian banks.	2.1 Describe the various types of bank operations software used in Nigeria, noting the following: a) Name b) Vendor c) Modules d) Bank clients	<ul style="list-style-type: none"> <li>• Board</li> <li>• Projector</li> <li>• Screen</li> <li>• Microphone</li> <li>• Flip chart</li> <li>• Text books</li> </ul>			
	2.2 Distinguish each of the software identified in 2.1 above.	2.2 Describe the distinguishing features in each of the software identified in 2.1 above.				
	2.3 State the modules in each of the software identified in 2.1 above.	2.3 Explain the modules in each of the various banking operation software.				

***NID IN BANKING OPERATIONS***

	<b>General Objective:</b>					
	3.0 Know the basic operations of four modules of bank operations software					
	<b>THEORY</b>			<b>PRACTICAL</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher's activities</b>	<b>Resources</b>
	<p>3.1 Identify security features in bank softwares used in Nigerian banks.</p> <p>3.2 State the type of network that the software is being operated.</p> <p>3.3 Describe the workings of the modules in the bank operating software:</p>	<p>3.1 Explain the security features of bank software, noting the presence of the following:</p> <p>a) Access codes</p> <p>b) User log</p> <p>c) Any other</p> <p>3.2 Discuss the bank software operating in a LAN or WAN, and need for administrator.</p> <p>3.3 Explain the workings of the following four modules in the banking software:</p> <p>a) Teller &amp; cash</p> <p>b) Customer service</p> <p>c) Funds transfer</p> <p>d) Clearing</p>	<ul style="list-style-type: none"> <li>• Projector</li> <li>• Screen</li> <li>• Microphone</li> </ul>	<p>Skill will be acquired on use of bank operating softwares</p>	<p>One on one teaching on use of bank software</p>	<ul style="list-style-type: none"> <li>• Computer</li> <li>• Bank modular operating software</li> </ul>

## ***NID IN BANKING OPERATIONS***

	<b>Course:</b> <i>Bank Safety Management</i>	<b>Course Code:</b> BOP 118	
	<b>Credit Hours:</b> 3 hours / week	<b>Theoretical:</b> 2 hours / week	<b>Practice:</b> 1 hour / week
	<b>Goal:</b> This course is designed for students to be mentally and physically alter to their jobs		
	<b>General Objectives:</b> At the end of this course, the student should be able to:  1.0 Understand safety and risk management in bank job.  2.0 Know the compensations available for injuries sustained at work.  3.0 Know the security features available in the bank work environment.  4.0 Know some self-preservation techniques in the face of attacks at work.		

## ***NID IN BANKING OPERATIONS***

	<b>General Objective:</b>					
	1.0 Understand safety and risk management in bank job					
	<b>THEORY</b>			<b>PRACTICAL</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher's activities</b>	<b>Resources</b>
	<p>1.1 State the need for safety awareness in bank jobs.</p> <p>1.2 Explain concept of self-preservation in the face of uncalled aggression.</p> <p>1.3 State how banks are managing risks in the business.</p>	<p>1.1 Discuss the need for safety awareness in bank jobs.</p> <p>1.2 Discuss self-preservation techniques to be deployed in the face of aggression from third parties that are:</p> <p style="padding-left: 20px;">a) Disguised as customers b) Encountered casually c) Encountered in transit</p> <p>1.3 Discuss risk management in banks under:</p> <p style="padding-left: 20px;">a) Fixed assets b) Cash assets c) Assets in transit d) Human capital</p>	<ul style="list-style-type: none"> <li>• Board</li> <li>• Projector</li> <li>• Screen</li> <li>• Microphone</li> <li>• Flip chart</li> <li>• Text books</li> </ul>	<p>Students will be more security conscious at work</p>	<p>Lead active discussion on need for safety at bank job.</p>	<p>a) Film shows b) Work-books</p>

## ***NID IN BANKING OPERATIONS***

	<b>General Objective:</b>					
	2.0 Know the compensations available for injuries sustained at work.					
	<b>THEORY</b>			<b>PRACTICAL</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher's activities</b>	<b>Resources</b>
	<p>2.1 State compensation packages that banks usually offer in case of injury or death sustained by employees.</p> <p>2.2 State how bank staff should behave in the context of identified compensation in 2.1 above.</p>	<p>2.3 Explain compensation packages that banks may offer to its staff or their relations in cases of physical injury or death arising from:</p> <p style="padding-left: 40px;">a) Robbery attacks at work b) Robbery attacks outside work c) Accidents at work d) Accidents outside work</p> <p>2.4 Discuss the conduct of bank staff in the context of the compensation packages available for injury:</p> <p style="padding-left: 40px;">a) At work b) At home c) At leisure</p>	<ul style="list-style-type: none"> <li>• Board</li> <li>• Microphone</li> <li>• Flip chart</li> <li>• Text books</li> </ul>	<p>Student to be more responsible in their conduct</p>	<p>Lead active discussion on need for care in the conduct of bank staff at or away from work</p>	<p>a) Film show b) Sample bank recruitment letters</p>

## ***NID IN BANKING OPERATIONS***

	<b>General Objective:</b>					
	3.0 Know the security features available in the bank work environment.					
	<b>THEORY</b>			<b>PRACTICAL</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher's activities</b>	<b>Resources</b>
	3.1 Identify security gadgets installed by Banks.	3.1 Explain the workings of all security gadgets installed by Banks, noting: <ul style="list-style-type: none"> <li>a) metal door detectors,</li> <li>b) steel door for bulk cash,</li> <li>c) burglary alarm system,</li> <li>d) fire alarm system, and</li> <li>e) which security firms these have been connected to.</li> </ul>	<ul style="list-style-type: none"> <li>• Projector</li> <li>• Screen</li> <li>• Film show</li> <li>• Microphone</li> </ul>	More security awareness is created in students at work	<ol style="list-style-type: none"> <li>1. In-depth analysis of films shown on security issues</li> <li>2. Guided tour on workings of security features in banks</li> </ol>	<ol style="list-style-type: none"> <li>1. Metal door detectors</li> <li>2. Security alarms</li> <li>3. Fire alarm assembly points</li> </ol>
	3.2 State the need to keep to procedure on use of security gadgets installed.	3.2 Explain the need to comply with all procedure on use of security doors and other gadgets for personal and bank safety.				
	3.3 State need to ease the movement of bulk cash through bullion vans.	3.3 Explain how bullion vans on-load and off-load cash, and need to observe security procedure during bulk cash movement: <ul style="list-style-type: none"> <li>a) In and Out of the Bank Vault</li> <li>b) In transit between Banks</li> </ul>				



## ***NID IN BANKING OPERATIONS***

	<b>General Objective:</b>					
	4.0 Know some self-preservation techniques in the face of attacks at work.					
	<b>THEORY</b>			<b>PRACTICAL</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher's activities</b>	<b>Resources</b>
	4.1 Define body language.	4.1 Explain body language and psychology of customers or pretenders in the banking hall.	<ul style="list-style-type: none"> <li>• Projector</li> <li>• Screen</li> <li>• Film show</li> <li>• Microphone</li> </ul>	More confidence instilled in student at work place	1. Physical demonstration of strategies  2. Regular keep-fit and jogging exercises	1. Man-o-war kit  2. Open field / gymnasium
	4.2 State how to stay calm in the face of threat.	4.2 Discuss ways of staying calm in the face of threat under: <ol style="list-style-type: none"> <li>a) Safety</li> <li>b) Panic</li> <li>c) Help</li> <li>d) Action</li> </ol>				
	4.3 List action to take in an attack.	4.3 Discuss what actions to take during a violent encounter in the Bank premises or in transit between Banks.				
	4.4 Define the concept of self-defense.	4.4 Describe some self-defense techniques to be deployed by bank staff in emergencies				

## ***NID IN BANKING OPERATIONS***

	<b>Course:</b> <i>Business Mathematics</i>	<b>Course Code:</b> BOP 121
	<b>Credit Hours:</b> 2 hours/Week	<b>Theoretical:</b> 2 hours/Week <b>Practice:</b> 2 hrs/week
	<b>Goal:</b> To acquire the students with the knowledge of basic general mathematic and the relevance to banking operations	
	<p>General Objectives:</p> <ol style="list-style-type: none"> <li>1.0 Understand ratios percentage proportions, variations and their application to banking operation and management generally</li> <li>2.0 Understand formulae and sumation signs</li> <li>3.0 Know the use of index and logarithms</li> <li>4.0 Understand the concept of sequence and series and their business applications</li> <li>5.0 Understand the simple and compound interests annuities and net present values and discounts</li> <li>6.0 Understand the concepts and applications of basic analytic geometry in banking operations</li> <li>7.0 Understand the concept of equations and inequalities in banking and finance</li> <li>8.0 Demonstrate clear understanding of graphs and their applications in banking and finance</li> <li>9.0 Understand the basic concepts of differential calculation and their applications</li> </ol>	

## ***NID IN BANKING OPERATIONS***

GENERAL OBJECTIVE: 1.0 This course should cover the following aspect of mathematics: Linear and Quadratic equations and inequalities						
	<b><i>Theory</i></b>			<b><i>Practical</i></b>		
WEEK	SPECIFIC LEARNING OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE	SPECIFIC LEARNING OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE
	1.1 Linear and quadratic in equalities.  1.2 Factorization of quadratic functions;  1.3 Solution of linear and quadratic equations by the use of graph/discriminant/factorization.  1.4 Solution of linear and quadratic inequalities by the graphical method.  1.5 Breakeven points in costs, revenue, profit or loss fraction using methods of factorization/discriminant/graph.		Board Marker Projector			

## ***NID IN BANKING OPERATIONS***

General Objective: 2.0 System of equations						
<b><i>Theory</i></b>				<b><i>Practical</i></b>		
WEEK	SPECIFIC LEARNING OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE	SPECIFIC LEARNING OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE
	2.1 Simultaneous equations; Linear and quadratic.  2.2 Solving simultaneous problems by graphical and subtraction methods.					

General Objectives: 3.0 Derivative of Functions						
<b><i>Theory</i></b>				<b><i>Practical</i></b>		
WEEK	SPECIFIC LEARNING OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE	SPECIFIC LEARNING OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE
	3.1 Derivative of linear, quadratic, and cubic functions.  3.2 Derivative of sums and difference of functions  3.1 Second order derivatives of quadratic and cubic functions					

### ***NID IN BANKING OPERATIONS***

<p>3.2 Maxima and minima points, of reflection</p> <p>3.3 Applications to the business and Economics points of maximum/minimum costs, revenue profits or loss.</p>			
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General Objectives; 4.0 Progression, Compounding Discounting and Annuities						
<b><i>Theory</i></b>				<b><i>Practical</i></b>		
WEEK	SPECIFIC LEARNING OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE	SPECIFIC LEARNING OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE
	<p>4.1 Arithmetic progression: the nth term, sum of terms.</p> <p>4.2 Geometric progression: the nth term, sum of terms.</p> <p>4.3 Simple and compound interests</p> <p>4.4 Depreciation and reflection</p> <p>4.5 Investment appraisal: annuities and net present value (NPV)</p>					

## ***NID IN BANKING OPERATIONS***

General Objectives 5.0 Linear Programming						
<b><i>Theory</i></b>				<b><i>Practical</i></b>		
WEEK	SPECIFIC LEARNING OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE	SPECIFIC LEARNING OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE
	5.1 Linear inequalities  5.2 Specifications of an LP model, objective functions, constraints and assumptions  5.3 Graphical solution of linear programming model  4.6 Applications in banking and finance					

General Objectives 6.0 <i>MATRICES (2 X 2, 2 X 3, 3 X 2, 3 X 3 ONLY)</i>						
<b><i>Theory</i></b>				<b><i>Practical</i></b>		
WEEK	SPECIFIC LEARNING OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE	SPECIFIC LEARNING OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE
	6.1 Square matrices, transpose of a matrix, matrices of the same order  6.2 Addition and subtraction of matrices.					

***NID IN BANKING OPERATIONS***

	6.3 Matrix product and multiplication by a scalar				
	6.4 Determinant and inverse of a 2 x 2 matrix				
	6.5 Application of matrix to solution of simultaneous equations in two variables				

General Objectives: 7.0 Indices and Logarithm						
General Objectives: 8.0 Differential Calculus						
WEEK	SPECIFIC LEARNING OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE	SPECIFIC LEARNING OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE
	8.1 Derivative of multivariate functions					
	8.2 Integral calculus					
General Objectives; 9.0 Set theory, Permutation, Combination and Binomial theorem						

## ***NID IN BANKING OPERATIONS***

<b>Course Title:</b> <i>Fundamentals of Marketing</i>	<b>Course Code:</b> BOP 122	
<b>Credit Hour:</b> 2	<b>Theoretical:</b>	<b>Practical</b>
<b>Goal:</b> The course is intended to provide the students with a sound knowledge of the basics of Marketing.		
<b>General Objectives:</b> At the end of the Course, Students should be able to:  1.0 Understand the basic concepts of marketing in a modern business organization. 2.0 Understand the marketing environment. 3.0 Understand the role of marketing and society. 4.0 Know the Organisational structures that promote marketing activities. 5.0 Understand consumer motives and habits 6.0 Understand the techniques involved in the conduct of Marketing research.		



## ***NID IN BANKING OPERATIONS***

<b>General Objective</b>						
1.0 : Understand the basic Marketing principles and concepts and relate these to their environment						
<b>Theoretical Content</b>				<b>Practical Content</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's Activities</b>	<b>Resources</b>	<b>Specific Learning Objectives</b>	<b>Teacher's Activities</b>	<b>Resources</b>
	1.1 Define marketing.  1.2 Explain the basic concepts in marketing (e.g. Consumerism, marketing concepts etc)  1.3 Explain the evolution of marketing.  1.4 Explain the importance of marketing.  1.5 Explain the marketing mix.  1.6 Explain the marketing information system.  1.7 Explain the meaning and types of market.			Student able to define marketing and marketing orientation in a modern organization  Student able to explore the evolution and importance of marketing  Student should be able to identify the types of market.	Explain the marketing orientation in modern marketing organization and show the value of MIS to marketing.	Charts relating relationships between marketing facilitators and their functions

***NID IN BANKING OPERATIONS***

<b>General Objective</b>						
<b>20:</b> Understand the marketing environment						
<b>Theory</b>				<b>Practical</b>		
<b>Week</b>	<b>Specific Learning objectives</b>	<b>Teacher's Activities</b>	<b>Resources</b>	<b>Specific Learning Objectives</b>	<b>Teacher's Activities</b>	<b>Resources</b>
	2.1 Define marketing Environment.  2.2 Explain the controllable variables (i.e. product, price, place and promotion).  2.3 Explain the uncontrollable variables (i.e. Economic, Political, legal, Social/Cultural, Technological and Physical).  2.4 Relate controllable to uncontrollable factors and how both affect marketing programmes and policies			Student is able:-  To define marketing environment  Differentiate between the controllable and uncontrollable variables.  Explain the impact of the two types of variables on the marketing organization.		Charts showing the controllable and uncontrollable variables.

***NID IN BANKING OPERATIONS***

<b>General Objective</b>						
<b>30:</b> Understand the Role of marketing						
<b>Theory</b>				<b>Practical</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher’s Activities</b>	<b>Resources</b>	<b>Specific Learning Objectives</b>	<b>Teacher’s Activities</b>	<b>Resources</b>
	Role of Marketing: 3.1 Relate Marketing to social growth 3.2 Explain the social responsibilities of Marketers. 3.3 Explain consumerism in the Nigerian Context. 3.4 Explain the role of Consumer Protection Agency,NAFDAC, Standards organization of Nigeria			Students show understanding of the link between social growth and marketing. They are able to demonstrate the importance of social responsibilities in a marketing organization. Students are able to identify local socially responsible organizations and show the negative	Explain why organizations must be socially responsible. Give examples of organizations that are not socially responsible in your environment and the Consequences of poor social responsibility.	Documentation by organizations and companies about their social responsibility projects in communities and news media reportage Of social responsibility.

***NID IN BANKING OPERATIONS***

	3.5 Explain marketing ethics.			consequences of poor social responsibility.		
	3.6 Explain the role of Marketing in the Nigerian Context.			Identify consumer protection agencies and enumerate their functions		
	3.7 Explain Criticisms of Marketing					

## ***NID IN BANKING OPERATIONS***

<b>General Objective</b>						
<b>40:</b> Understand marketing Organizational Structures						
<b>Theory</b>				<b>Practical</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's Activities</b>	<b>Resources</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's Activities</b>	<b>Resources</b>
	Marketing Organizational Structures: . 4.1 Explain the place of marketing in an organization.  4.2 Identify the various types of marketing Organizational structures.  4.3 Explain the role and importance of structures in achieving marketing objectives.			Students show knowledge of the different functions in a marketing organization and are able to identify the types of marketing organization.	Draw a chart showing deportation and the different ways an organization is structured as it grows. Show clearly the advantages and disadvantages of each organization structure.	Charts showing the different types of organization structures.

***NID IN BANKING OPERATIONS***

<b>General Objective</b>						
<b>5.0:</b> Understand Consumer buying motives and habits.						
<b>Theory</b>				<b>Practical</b>		
<b>Week</b>	<b>Specific Learning objectives</b>	<b>Teacher’s Activities</b>	<b>Resources</b>	<b>Specific Learning Outcomes</b>	<b>Teacher’s Activities</b>	<b>Resources</b>
	Consumer Buying Motives and Habits 5.1 Define consumer buying motives.  5.2 Define consumer buying habits.  5.3 Explain the impact of buying motives and habits on marketing programme.  5.4 Give an overview of Consumer's			Students are able to define consumer buying behavior and habits.  They demonstrate knowledge of impact of buying motives and habits on marketing programmes  They show a practical understanding of consumer psychographic variables and know the impact of the	Define motive and habits and differentiate the two.  Illustrate the impact of buying motives and habits on marketing program.  Give an overview of psychographic and demographic variables.  Define consumer and	charts

***NID IN BANKING OPERATIONS***

	<p>Psychographic variables.</p> <p>5.5 Explain demographic variables of Consumers</p> <p>5.6 Classification of Consumer goods and industrial goods.</p> <p>5.7 Explain market segmentation.</p>			<p>variables on consumer decision making</p> <p>They know the differences between consumer and industrial goods. Show an understanding of why the market is segmented. And be able to explain the shot gun and rifle approach</p> <p>Demonstrate the importance of positioning and targeting in marketing.</p>	<p>industrial goods and illustrate the differences between the two.</p>	
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## ***NID IN BANKING OPERATIONS***

<b>General Objective</b>						
<b>60: Understand Marketing Research.</b>						
<b>Theory</b>				<b>Practical</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's Activities</b>	<b>Resources</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's Activities</b>	<b>Resources</b>
	6.1 Explain Marketing research Concept.  6.2 Identify types and sources of data.  6.3 Explain marketing research procedure.  6.4 Explain data collection and analysis.  6.5 Explain report writing presentation and Implementation.			Students are able to define market and marketing research. They know the steps in the marketing research process  They are able to demonstrate the importance of marketing research to an organization. They can enumerate the source of primary and secondary data.  They know how to collect, analyze and interpret data  They show mastery of writing reports.	Show the link between the research topic and research question, hypothesis and the questionnaire  Demonstrate the use of the table of random numbers to draw a sample from a given population and use the population census data and map to identify sampling units.  Clearly show how the Null and the Alternative hypotheses are written and tested. Illustrate the ethics of research.  Guide the students to Carry out a small research	charts



## ***NID IN BANKING OPERATIONS***

	<b>Course:</b> <i>Macroeconomics</i>	<b>Course Code:</b> BOP 123	
	<b>Credit Hours:</b> 2 hours / week	<b>Theoretical:</b> 2 hours / week	<b>Practice:</b> NIL
	<b>Goal:</b> To introduce the students to macroeconomic principles		
	<b>General Objectives:</b> 1.0 Understand the Structure and Location of Industry. 2.0 Understand the concept of population. 3.0 Know National Income accounting. 4.0 Understand the concept of public finance 5.0 Understand Money, Financial Institutions and Financial Market. 6.0 Know International Trade		

***NID IN BANKING OPERATIONS***

	<b>General Objective:</b>					
	1.0 Understand the Structure and Location of Industry					
	<b>THEORY</b>			<b>PRACTICAL</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher's activities</b>	<b>Resources</b>
	1.1 Identify the types of business units and their features.	1.1 Outline the types of business units and their features.	* White Board * Text books * Journals			
	1.2 Explain economics and diseconomies of scale.	1.2 Describe economics and diseconomies of scale.				
	1.3 Identify success factors of a firm.	1.3 Outline success factors of a firm.				
	1.4 Explain factors affecting location and localization of industries.	1.4 Identify factors affecting location and localization of industries.				
	1.5 Outline advantages of industrial concentration	1.5 Identify advantages of industrial concentration.				

## ***NID IN BANKING OPERATIONS***

	<b>General Objective:</b>					
	2.0 Understand the concept of population					
	<b>THEORY</b>			<b>PRACTICAL</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher's activities</b>	<b>Resources</b>
	2.1 Explain Malthus theory of population	2.1 Describe Malthus theory of population	<ul style="list-style-type: none"> <li>• Board</li> <li>• Projector</li> <li>• Screen</li> <li>• Flip chart</li> <li>• Text books</li> </ul>			
	2.2 Outline the importance of accurate census.	2.2 Identify the importance of accurate census.				
	2.3 Explain Economic significance of population size, age, structure, sex occupational and geographical distribution.	2.3 Describe Economic significance of population size, age, structure, sex occupational and geographical distribution.				
	2.4 Identify factors affecting size of population, optimum and ageing populations.	2.4 Outline factors affecting size of population, optimum and ageing populations.				

## ***NID IN BANKING OPERATIONS***

	<b>General Objective:</b>					
	3.0 Know National Income accounting					
	<b>THEORY</b>			<b>PRACTICAL</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher's activities</b>	<b>Resources</b>
	3.1 Explain National Income Accounting "NIA"	3.1 Define National Income Accounting "NIA"	<ul style="list-style-type: none"> <li>• Board</li> <li>• Projector</li> <li>• Screen</li> <li>• Flip chart</li> <li>• Text books</li> </ul>			
	3.2 Explain the measurement and types of NIA.	3.2 Describe the measurement and types of NIA.				
	3.3 Explain the difficulties and consequences of accurate measurement.	3.3 Identify the difficulties and consequences of accurate measurement.				
	3.4 factors influencing the level of national income and distribution of national income	3.4 Identify factors influencing the level of national income and distribution of national income.				

## ***NID IN BANKING OPERATIONS***

	<b>General Objective:</b>					
	4.0 Understand the concept of Public Finance					
	<b>THEORY</b>			<b>PRACTICAL</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher's activities</b>	<b>Resources</b>
	4.1 Explain budget and its role to the economy	4.1 Describe budget and its role to the economy	<ul style="list-style-type: none"> <li>• Board</li> <li>• Projector</li> <li>• Screen</li> <li>• Flip chart</li> <li>• Text books</li> </ul>			
	4.2 Describe the forms and principles of taxation.	4.2 Explain the forms and principles of taxation.				
	4.3 Explain the theory of economic growth and development.	4.3 Describe the theory of economic growth and development.				
	4.4 Explain national development planning	4.4 Describe national development planning.				

## ***NID IN BANKING OPERATIONS***

	<b>General Objective:</b>					
	5.0 Understand Money, Financial Institutions and Financial Market					
	<b>THEORY</b>			<b>PRACTICAL</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher's activities</b>	<b>Resources</b>
	5.1 Explain the concept of money	5.1 Define money	<ul style="list-style-type: none"> <li>• Board</li> <li>• Projector</li> <li>• Screen</li> <li>• Flip chart</li> <li>• Text books</li> </ul>			
	5.2 Explain Financial Institutions	5.2 Describe Financial Institutions				
	5.3 Explain financial Market.	5.3 Describe financial Market.				
	5.4 Explain the features of demand and supply of money.	5.4 Outline the features of demand and supply of money.				
	5.5 Identify the types of Financial Institutions e.g.: Central Bank, Commercial Banks, Development Banks.	5.5 State the types of Financial Institutions e.g.: Central Bank, Commercial Banks, Development Banks.				
	5.6 Identify the roles and functions of Financial Institutions.	5.6 State the roles and functions of Financial Institutions.				
	5.7 Explain the concepts of money and capital market.	5.7 Describe the concepts of money and capital market.				

***NID IN BANKING OPERATIONS***

	<b>General Objective:</b>					
	6.0 Know International Trade					
	<b>THEORY</b>			<b>PRACTICAL</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher's activities</b>	<b>Resources</b>
	6.1 Explain the basis of trade	1.6 Describe the basis of trade	<ul style="list-style-type: none"> <li>• Board</li> <li>• Projector</li> <li>• Screen</li> <li>• Flip chart</li> <li>• Text books</li> </ul>			
	6.2 Describe the Theory of comparative cost advantage	1.7 State the Theory of comparative cost advantage				
	6.3 Identify the limitations of international trade	1.8 Outline the limitations of international trade				
	6.4 Identify the forms of protection for International Trade.	1.9 Outline the forms of protection for International Trade.				

## ***NID IN BANKING OPERATIONS***

	<b>Course:</b> <i>Business Law</i>	<b>Course Code:</b> BOP 124	
	<b>Credit Hours:</b> 2 hours/Week	<b>Theoretical:</b> 2 hours/Week	<b>Practice:</b> Nil
	<b>Goal:</b> This course is designed to expose students on the principles of business law		
	General Objectives: 1.0 Understand the law of contract 2.0 Know negotiable instruments 3.0 Understand the law of torts 4.0 Understand company law 5.0 Know partnership law 6.0 Understand property law		



## ***NID IN BANKING OPERATIONS***

<b>General Objective:</b>						
1.0 Understand the law of contract						
THEORY				PRACTICAL		
Week	Specific Learning Outcomes	Teacher's activities	Resources	Outcomes	Teacher's activities	Specific Outcome
	1.1 Explain the law of contract.	1.1 Define law of contract.				
	1.2 Explain the nature and features of law of contract.	1.2 Describe the nature and features of law of contract.				
	1.3 Explain the types and elements of a valid contract	1.3 Describe the types and formation of contracts – a) offer and acceptance, b) consideration, c) capacity, and d) intention to create legal relations				
	1.4 Explain intention to create legal relations and vitiating elements in contract	1.4 Define intention to create legal relations and vitiating elements in contract: misrepresentation, accord, mistakes, illegality, privity of contract, doctrine of estoppels and satisfaction.				
	1.5 Identify remedies for failed contracts	1.5 Identify remedies for breach or discharge of contracts				

***NID IN BANKING OPERATIONS***

<b>General Objective:</b>						
2.0 Know negotiable instruments						
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher's activities</b>	<b>Resources</b>
	2.1 Define negotiable instruments.	2.1 Explain and differentiate these types of negotiable instruments:  a) Cheques and Drafts b) Commercial papers and Bankers acceptances c) Treasury bills and treasury certificates d) Bills of Exchange and other promissory notes				

***NID IN BANKING OPERATIONS***

	<b>General Objective:</b> 1.0 Understand the law of torts					
	<b>THEORY</b>			<b>PRACTICAL</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher's activities</b>	<b>Resources</b>
	<p>3.1 Explain the law of torts.</p> <p>3.2 Define conversion, nuisance, trespass, defamation assault, battery.</p>	<p>3.1 Describe the nature of fortious liability, vicarious liability, rule in Rylands as Fletcher, Negligence, and occupier's liability.</p> <p>3.2 Define conversion, nuisance, trespass, defamation assault, battery</p>	<ul style="list-style-type: none"> <li>• Board</li> <li>• Projector</li> <li>• Screen</li> <li>• Flip chart</li> <li>• Text books</li> </ul>			

***NID IN BANKING OPERATIONS***

	<b>General Objective:</b>					
	4.0 Understand Company law					
	<b>THEORY</b>			<b>PRACTICAL</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher's activities</b>	<b>Resources</b>
	<p>4.1 Explain company law.</p> <p>4.2 Describe formation of companies by CAMA 1990- Memorandum and Articles of Association, Meetings, Minorities protection, doctrine of majority doctrine of constructive notice lifting the veil of incorporation, Winding up advantages of companies.</p>	<p>4.1 Define a company.</p> <p>4.2 Describe formation of companies by CAMA 1990- Memorandum and Articles of Association, Meetings, Minorities protection, doctrine of majority doctrine of constructive notice lifting the veil of incorporation, Winding up advantages of companies.</p>	<ul style="list-style-type: none"> <li>• Board</li> <li>• Projector</li> <li>• Screen</li> <li>• Flip chart</li> <li>• Text books</li> </ul>			

## ***NID IN BANKING OPERATIONS***

	<b>General Objective:</b> 5.0 Understand Partnership law					
	<b>THEORY</b>			<b>PRACTICAL</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher's activities</b>	<b>Resources</b>
	5.1	5.1 Describe the nature, formation, types and basic rights.  5.2 Describe dissolution and advantages of partnership.	<ul style="list-style-type: none"> <li>• Board</li> <li>• Projector</li> <li>• Screen</li> <li>• Flip chart</li> <li>• Text books</li> </ul>			

## ***NID IN BANKING OPERATIONS***

	<b>General Objective:</b> 6.0 Understand property law					
	<b>THEORY</b>			<b>PRACTICAL</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher's activities</b>	<b>Resources</b>
	6.1 State property law types real, personal property.  6.2 Explain choses in action and ownership and possession	6.1 Define property law types real, personal property.  6.2 Describe choses in action and ownership and possession	<ul style="list-style-type: none"> <li>• Board</li> <li>• Projector</li> <li>• Screen</li> <li>• Flip chart</li> <li>• Text books</li> </ul>			

## ***NID IN BANKING OPERATIONS***

	<b>Course:</b> <i>Bank Foreign Operations</i>	<b>Course Code:</b> BOP 124	
	<b>Credit Hours:</b> 3 hours / week	<b>Theoretical:</b> 2 hours / week	<b>Practice:</b> 1 hour / week
	<b>Goal:</b> This course is designed for students to acquire skills on international operations of Banks.		
	<b>General Objectives:</b> At the end of this course, the student should be able to:  1.0 Understand Foreign Banking Operations  2.0 Know how foreign banking operation is administered		

## ***NID IN BANKING OPERATIONS***

	<b>General Objective:</b>					
	1.0 Understand Foreign Banking Operations					
	<b>THEORY</b>			<b>PRACTICAL</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher's activities</b>	<b>Resources</b>
	1.1 Explain international (foreign) banking.	1.1 Discuss the evolution and structure of international banking operations, with emphasis on the following: a) The World Bank Group b) International Monetary Fund c) African Development Bank d) Other special international banks	<ul style="list-style-type: none"> <li>• Board</li> <li>• Projector</li> <li>• Screen</li> <li>• Microphone</li> <li>• Flip chart</li> <li>• Text books</li> </ul>			
	1.2 Identify the major types of foreign transactions handled by banks:	1.2 Explain the major types of foreign transactions handled by banks: a) Letter of credit b) Bills for collection c) Business Travel Allowance d) Personal Travel Allowance e) Any other				
	1.3 Describe the major forms of foreign currency translation:	1.3 Describe the major forms of foreign currency translation: a) Telegraphic transfers b) Travellers' Cheques c) Bank Cheques				



***NID IN BANKING OPERATIONS***

	<b>General Objective:</b>					
	2.0 Know how foreign banking operation is administered					
	<b>THEORY</b>			<b>PRACTICAL</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher's activities</b>	<b>Resources</b>
	<p>2.1 Define the role of Central Bank in managing flow of foreign exchange.</p> <p>2.2 State the operators approved to engage in foreign exchange transactions.</p> <p>2.3 Define importation of goods and services</p>	<p>2.1 Explain the role of Central Bank in the regulation of foreign exchange market taking note of the:</p> <p style="padding-left: 40px;">a) Official market</p> <p style="padding-left: 40px;">b) Parallel market</p> <p>2.2 Describe the authorized operators in the foreign exchange market:</p> <p style="padding-left: 40px;">a) Central Bank</p> <p style="padding-left: 40px;">b) Commercial Banks</p> <p style="padding-left: 40px;">c) Bureau de-change</p> <p>2.3 Explain the procedure for the importation of goods and services into the country.</p>	<ul style="list-style-type: none"> <li>• File cabinets</li> <li>• Magi Board</li> <li>• Projector</li> <li>• Screen</li> <li>• Microphone</li> <li>• Flip chart</li> <li>• Text books</li> </ul>	<p>Skills on bank foreign trade operations</p>	<p>Lead active tutorials on foreign trade</p>	<ul style="list-style-type: none"> <li>• Computers</li> <li>• Bank software</li> <li>• Letters of instruction</li> <li>• Form B (visble)</li> <li>• Form A (non-)</li> <li>• Form M and attachments</li> <li>• Import documents</li> <li>• Dummy SWIFT</li> </ul>

## ***NID IN BANKING OPERATIONS***

	<p>2.4 Define the export of goods and services.</p> <p>2.5 State the uniform rules for collections on foreign transactions.</p> <p>2.6 State the documents used for import and export trade.</p> <p>2.7 Define the process of transferring monies to overseas.</p> <p>2.8 State the constraints on international trade</p>	<p>2.4 Explain the process and documentation for export of goods and services out of the country.</p> <p>2.5 Explain the uniform rules for collections (issued by the International Chamber of Commerce 1996)</p> <p>2.6 Identify the documents used in the import and export of goods and services.</p> <p>2.7 Discuss the process of transferring monies to overseas, noting the use of Nostro and Vostro accounts</p> <p>2.8 Explain the constraints on international trade</p>	<ul style="list-style-type: none"> <li>• File cabinets</li> <li>• Magi Board</li> <li>• Projector</li> <li>• Screen</li> <li>• Microphone</li> <li>• Flip chart</li> <li>• Text books</li> </ul>	<p>Skills on foreign trade</p>	<p>Lead active tutorials on foreign trade</p>	<ul style="list-style-type: none"> <li>• Computers</li> <li>• Bank software</li> <li>• Letters of instruction</li> <li>• Form B (visble)</li> <li>• Form A (non-)</li> <li>• Form M and attachments</li> <li>• Import documents</li> <li>• Dummy SWIFT</li> </ul>
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***NID IN BANKING OPERATIONS***

	<b>Course:</b> <i>Bank Software Operations II</i>	<b>Course Code:</b> BOP 126	
	<b>Credit Hours:</b> 4 hours / week	<b>Theoretical:</b> 2 hours / week	<b>Practice:</b> 2 hours / week
	<b>Goal:</b> This course is designed for students to acquire more hands-on experience on bank operation software modules.		
	<b>General Objectives:</b> At the end of this course, the student should be able to: 1.0 Understand the use of more modules of bank operations software		

## ***NID IN BANKING OPERATIONS***

	<b>General Objective:</b>					
	1.0 Understand use of more modules of bank operations software					
	<b>THEORY</b>			<b>PRACTICAL</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher's activities</b>	<b>Resources</b>
	<p>1.1. State the need for more ICT use in bank operations.</p> <p>1.2. Identify all the security features of a bank operating software network.</p> <p>1.3. State the detailed workings of more modules in a bank operating software</p>	<p>1.1 Discuss the need for further use of ICT modules in bank operations.</p> <p>1.2 Explain the security features of bank software in a LAN or WAN, and need for care with access codes.</p> <p>1.3 Explain the detailed workings of the following modules in the banking software:</p> <p style="padding-left: 40px;">a) e-Banking b) Loan booking c) Trade services d) CRM</p>	<ul style="list-style-type: none"> <li>• File cabinets</li> <li>• Magi Board</li> <li>• Projector</li> <li>• Screen</li> <li>• Microphone</li> <li>• Flip chart</li> <li>• Text books</li> </ul>	<p>Skill will be acquired on use of bank operating software</p>	<p>One on one teaching on use of bank software</p>	<ul style="list-style-type: none"> <li>• Computer</li> <li>• Bank modular operating software</li> </ul>

## ***NID IN BANKING OPERATIONS***

	<b>Course:</b> <i>Bank Customer Service</i>	<b>Course Code:</b> BOP 127	
	<b>Credit Hours:</b> 4 hours / week	<b>Theoretical:</b> 2 hours / week	<b>Practice:</b> 2 hours / week
	<b>Goal:</b> This course is designed for students to cultivate good customer relationship in the banks.		
	<b>General Objectives:</b> At the end of this course, the student should:  1.0 Understand the bank customer 2.0 Know how to deliver excellent customer service 3.0 Know the 14 Key tests of service delivery 4.0 Know the handling of difficult customers and complaints		

## ***NID IN BANKING OPERATIONS***

	<b>General Objective:</b>					
	1.0 Understanding the bank customer					
	<b>THEORY</b>			<b>PRACTICAL</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher's activities</b>	<b>Resources</b>
	1.1 Define a customer.	1.1 Explain who the customer is.	<ul style="list-style-type: none"> <li>• Board</li> <li>• Projector</li> <li>• Screen</li> <li>• Microphone</li> <li>• Flip chart</li> <li>• Text books</li> </ul>			
	1.2 State the importance of a bank customer	1.2 Explain the importance of a bank customer				
	1.3 Analyze why customers quit a bank relationship	1.3 Explain why customers quit, showing empirical evidence				
	1.4 State why there is now an increasing focus on the customer	1.4 Explain why there is now an increasing focus by Banks on the customer				

***NID IN BANKING OPERATIONS***

	<b>General Objective:</b>					
	2.0 Know how to deliver excellent customer service					
	<b>THEORY</b>			<b>PRACTICAL</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher's activities</b>	<b>Resources</b>
	2.1 State a Bank's mission statement	2.1 Analyze a Bank's mission statement.	<ul style="list-style-type: none"> <li>• Board</li> <li>• Projector</li> <li>• Screen</li> <li>• Microphone</li> <li>• Flip chart</li> </ul>	Students will acquire hands-on skill on customer service	1. Practical guidance in the banking hall	1. Banking hall
	2.2 Define goal alignment.	2.2 Discuss how students can align their goals with their bank's mission statement.			2. Posting of students on customer service duty	2. Customer service desk
	2.3 Define self audit.	2.3 Explain how to carry out environmental self audit.			3. Regular monitoring, appraisal of students on performance.	3. Cash counter
	2.4 Define customer analysis	2.4 Explain how to carry out customer analysis				4. Back office partitioned off
	2.5 Define target and achievement	2.5 Explain how to achieve target using the following:  a) Pricing b) Branding c) Cross-selling				5. New students and parents as the "customers"

## ***NID IN BANKING OPERATIONS***

	<b>General Objective:</b>					
	3.0 Understanding the 14 Key tests of service delivery					
	<b>THEORY</b>			<b>PRACTICAL</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher's activities</b>	<b>Resources</b>
	<p>3.1 Identify the 14 key tests of delivering excellent customer service</p> <p>3.2 Explain the concept of Service Champions in banks</p>	<p>3.1 Explain the 14 key tests in the delivery of excellent customer service</p> <p>3.2 Discuss why the concept of Service Champions is being adopted by Banks</p>	<ul style="list-style-type: none"> <li>• Board</li> <li>• Projector</li> <li>• Screen</li> <li>• Microphone</li> <li>• Flip chart</li> </ul>			



***NID IN BANKING OPERATIONS***

	<b>General Objective:</b>					
	4.0 Handling the difficult customers and complaints					
	<b>THEORY</b>			<b>PRACTICAL</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher's activities</b>	<b>Resources</b>
	4.1 Define a difficult and a challenging situation.	4.1 Discuss the difference between a difficult customer and a challenging one.	<ul style="list-style-type: none"> <li>• Board</li> <li>• Projector</li> <li>• Screen</li> <li>• Microphone</li> <li>• Flip chart</li> </ul>	Creation of "service champions"	1. Regular monitor of the customer service "score" on assessment device provided for "customers"	<ul style="list-style-type: none"> <li>1. Banking hall</li> <li>2. Customer service desk</li> <li>3. Assessment device for customers</li> <li>4. New students and parents as customers</li> </ul>
	4.2 Analyze a customer's need from a Bank.	4.2 Discuss what a Bank customer expects on use of his money: <ul style="list-style-type: none"> <li>a) the weapon,</li> <li>b) the power.</li> </ul>			2. Interjection on complaints for observation	
	4.3 State who holds the real ace in a Bank-Customer relationship.	4.3 Discuss why Bank customers want to be pleased at their own terms.				
	4.4 State the real test of service.	4.4 Explain why pleasing of the customers is the real test of service.				

## ***NID IN BANKING OPERATIONS***

	<b>Course:</b> <i>Basic Credit &amp; Loan Documentation</i>	<b>Course Code:</b> BOP 128	
	<b>Credit Hours:</b> 2 hours / week	<b>Theoretical:</b> 1 hour / week	<b>Practice:</b> 1 hour / week
	<b>Goal:</b> This course is designed for students to understand basic credit analysis.		
	<b>General Objectives:</b> At the end of this course, the student should:  1.0 Understand basic principles of bank lending to customers 2.0 Know the administration and types of credit and marketing in banks 3.0 Know the standards in loan asset creation 4.0 Know the back-up support on loans to customers 5.0 Know elements of financial analysis		

## ***NID IN BANKING OPERATIONS***

	<b>General Objective:</b>					
	1.0 Understand basic principles of bank lending to customers					
	<b>THEORY</b>			<b>PRACTICAL</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher's activities</b>	<b>Resources</b>
	1.1 Define bank credit.	1.1 Explain what bank credit is and how this translates to lending to customers.	<ul style="list-style-type: none"> <li>• Board</li> <li>• Projector</li> <li>• Screen</li> <li>• Microphone</li> <li>• Flip chart</li> </ul>			
	1.2 Distinguish bank credit from normal operations.	1.2 Explain bank loans and advances, and how these can be distinguished from other bank operations.				
	1.3 Define funds management and the position of Banks and its customers on this.	1.3 Describe the relationship between a Bank and its customers on funds management.				
	1.4 Relate credit to marketing in Banks	1.4 Discuss the relationship of credit to marketing in the Banks				

## ***NID IN BANKING OPERATIONS***

	<b>General Objective:</b>					
	2.0 Know the administration and types of credit and marketing in banks					
	<b>THEORY</b>			<b>PRACTICAL</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher's activities</b>	<b>Resources</b>
	2.1 Identify how credit and marketing are administered in the Banks.	2.1 Describe the stratification of customer levels for credit and marketing in banks:  a) Corporate Banking b) Commercial Banking c) Consumer Banking d) Credit Control e) Treasury	<ul style="list-style-type: none"> <li>• Board</li> <li>• Projector</li> <li>• Screen</li> <li>• Microphone</li> <li>• Flip chart</li> </ul>			
	2.2 Describe how these vary across the Banks	2.2 Discuss these customer service levels and how they vary across the banking industry.				

## ***NID IN BANKING OPERATIONS***

	<b>General Objective:</b>					
	3.0 Know the standards in loan asset creation					
	<b>THEORY</b>			<b>PRACTICAL</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher's activities</b>	<b>Resources</b>
	3.1 Enumerate the steps in loan asset creation	3.1 Explain the standard loan approval process:  a) evaluation / appraisal b) approval / disbursement c) management / monitoring d) recovery / special asset	<ul style="list-style-type: none"> <li>• Board</li> <li>• Projector</li> <li>• Screen</li> <li>• Microphone</li> <li>• Flip chart</li> </ul>	1. Build-up of skill in credit analysis  2. Build-up of skill in core investment appraisal	One to one tutorial and assignments	1. Published account of publicly quoted companies  2. Credit report sheet
	3.2 Describe the documentation process involved in 3.1 above	3.2 Explain how the processes in 3.1 above are summarized in standard documents for the approval of management.				

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	<b>General Objective:</b>					
	4.0 Know the back-up support on loans to customers					
	<b>THEORY</b>			<b>PRACTICAL</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher's activities</b>	<b>Resources</b>
	4.1 Identify the relevant departments that do support loan asset creation in Banks	4.1 List departments that assist the credit department in the creation and management of loan assets in Banks:  a) Legal b) Credit administration c) Special assets d) Any other	<ul style="list-style-type: none"> <li>• Board</li> <li>• Projector</li> <li>• Screen</li> <li>• Microphone</li> <li>• Flip chart</li> </ul>	Build-up of skill on loan documentation process	Practical steps in documentation of loan and advances to customers.	1. Platform (credit)  2. Credit manual
	4.2 State the processes in the administration of loan assets.	4.2 Explain the loan documentation process, covering:  a) Call memo b) Credit memo c) Spreadsheet updates d) Asset valuation e) Security perfection f) Security vaulting g) Security release				

## NID IN BANKING OPERATIONS

<b>General Objective:</b>						
5.0 Know elements of financial analysis						
<b>THEORY</b>				<b>PRACTICAL</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher's activities</b>	<b>Resources</b>
	5.1 Describe financial analysis and its importance	5.1 Explain financial analysis in the context of: a) Ratios b) Cash-flow	<ul style="list-style-type: none"> <li>• Board</li> <li>• Projector</li> <li>• Screen</li> <li>• Microphone</li> <li>• Flip chart</li> </ul>	Creation of good credit analytical skills in students	Take students through the process of credit analysis	1. Published accounts of quoted companies  2. Spread sheet
	5.2 Define financial ratio analysis and its uses	5.2 Explain Ratio analysis and its uses in the context of: a) Profitability b) Liquidity c) Activity d) Leverage e) Investors				
	5.3 Define cash-flow analysis and its uses	5.3 Explain Cash-flow analysis and its uses in the context of: a) Receipt & payment b) Adjusted profit				

## ***NID IN BANKING OPERATIONS***

	<b>Course:</b> <i>Business Statistics</i>	<b>Course Code:</b> BOP 221
	<b>Credit Hours:</b> 4 hours/Week	<b>Theoretical:</b> 2 hours/Week <b>Practice:</b> 2 hrs/week
	<b>Goal:</b> This course is designed for students to understand statistical principles and its application to business	
	<p>General Objectives:</p> <ul style="list-style-type: none"> <li>1.0 Understand the nature of statistical data and their importance</li> <li>2.0 Know the problems of collection of statistical data</li> <li>3.0 Understand the basic sampling methods</li> <li>4.0 Understand the organization of statistical data</li> <li>5.0 Understand the analysis of statistical data</li> <li>6.0 Understand the elementary concepts of probability</li> <li>7.0 Understand the uses of regression and correlation analysis</li> </ul>	



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GENERAL OBJECTIVE: 1.0 Understand the nature of statistical data and their importance						
WEEK	SPECIFIC LEARNING OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE	SPECIFIC LEARNING OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE
	1.1 Explain what is meant by statistics.	1.1 Discuss the meaning of statistics.	- Board			
	1.2 Explain the uses of statistics.	1.2 Discuss the uses of statistics generally and in business.	- Projector			
	1.3 Identify the importance of statistical data.	1.3 Explain the importance of statistical data.	- Screen			
			- Microphone			
			- Flip chart			
			- Text books			

General Objective: 2.0 Know the problems of collection of statistical data						
WEEK	SPECIFIC LEARNING OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE	SPECIFIC LEARNING OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE
	2.1 Enumerate the reasons for collection of data.	2.1 Explain the reasons for collection of data.	- Board			
			- Projector			
			- Screen			

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	2.2 Identify sources of data collection.	2.2 Discuss the sources of data collection.	- Microphone - Flip chart - Text books			
	2.3 Distinguish the methods of data collection.	2.3 Explain the methods of data collection: a) Interview b) Questionnaires c) Observations d) Desu Research e) Sampling f) Population				
	2.4 Design questionnaires and forms of data collection.	2.4 Describe questionnaire, design and forms of data collection.				
	2.5 Identify the problems and types of errors that arise in data collections	2.5 Explain the problems and types f errors that arise in data collections				

	General Objectives: 3.0 Understand the basic sampling methods					
WEEK	SPECIFIC LEARNING OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE	SPECIFIC LEARNING OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE

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	<p>3.1 Define sample, population and frame.</p> <p>3.2 Explain the advantages of sampling</p> <p>3.3 , Explain the random table.</p> <p>3.4 Explain probability and non probability sampling.</p> <p>3.5 Explain random sampling.</p> <p>3.6 Explain statistical sampling.</p> <p>3.7 Apply the above sampling methods to simple problems</p>	<p>3.1 Explain sample, population and frame.</p> <p>3.2 Discuss the advantages of sampling</p> <p>3.3 Discuss the random table</p> <p>3.4 Discuss probability and non-probability sampling.</p> <p>3.5 Discuss random sampling, its features and advantages</p> <p>3.6 Discuss stratified sampling and its advantages.</p> <p>3.7 Illustrate the application of the sampling methods to simple problems in banking.</p>				
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General Objectives; 4.0 Understand the organization of statistical data						
WEEK	SPECIFIC LEARNING OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE	SPECIFIC LEARNING OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE
	4.1 Construct frequency distribution: a) Pie chart b) Bar chart c) Histogram d) frequency polygon	4.1 Demonstrate the construction of: a) pie chart b) Bar chart * simple * multiple * Component c) Histogram d) Frequency polygon	- Board - Projector - Screen - Microphone - Flip chart - Text books - Ruler - Protractor			

General Objectives 5.0 Understand the analysis of statistical data						
WEEK	SPECIFIC LEARNING OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE	SPECIFIC LEARNING OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE
	5.1 Explain the measures of location; central tendency: a) Arithmetic mean b) Geometric mean c) Mode d) Median	5.1 Discuss with examples the measures of location central tendency. a) Arithmetic mean b) Geometric mean c) Mode	- Board - Projector - Screen - Microphone - Flip chart - Text books - Ruler			

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	e) Harmonic mean	d) Median e) Harmonic mean	- Protractor			
	5.2 Explain measures of partition: Quantiles including deciles and percortiles	5.2 Explain measures of partition: Quantiles including deciles and percentiles.				
	5.3 Define the measures of: a) variability b) mean deviation c) variance d) standard and deviation e) co-efficient of variation	5.4 Explain the measures of a) variability b) Mean deviation c) Variance d) Standard deviation e) Co-efficient of variation				
	5.4 Explain the significance of 5.3	5.5 Discuss the significance of 5.3 above.				

	General objectives 6.0 Understand the elementary concepts of probability					
WEEK	SPECIFIC LEARNING	TEACHER ACTIVITIES	LEARNING	SPECIFIC LEARNING	TEACHER	LEARNING RESOURCE

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	OBJECTIVE		RESOURCE	OBJECTIVE	ACTIVITIES	
	<p>6.1 Define</p> <p>a) set</p> <p>b) Sub – set</p> <p>c) Union</p> <p>d) Intersection</p>	<p>6.1 Define</p> <p>a) set</p> <p>b) Sub – set</p> <p>c) Union</p> <p>d) Intersection</p> <p>with examples</p>				
	<p>6.2 Explain the application of vein diagram.</p>	<p>6.2 Discuss the application of Venn diagrams solve some simple problems</p>				
	<p>6.3 Explain the basic ideas: a) Probability b) sample space c) events</p>	<p>6.3 Discuss the basic ideas of: a) Probability b) sample space c) events with examples</p>				
	<p>6.4 Define a) Independent events b) Dependent events c) Mutiny exclusive events</p>	<p>6.4 Discuss with examples a) Independent events b) Dependent events c) Mutiny exclusive events</p>				
	<p>6.5 Explain the</p> <p>a) Addition law</p> <p>b) multiplication laws</p>	<p>6.5 Discuss:</p> <p>a) Addition law</p> <p>b) Multiplication laws</p>				

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	<p>6.6 Explain the basic ideas of Probability distribution</p> <p>a) Binomial</p> <p>b)Poisson</p> <p>c) Normal distributions</p>	<p>6.6 Discuss the basic ideas of probability distribution: a)</p> <p>Binomial</p> <p>b)Poisson</p> <p>c) Normal distributions</p>				
	<p>6.7 Solve simple problems using 6.6 above</p>	<p>6.7 solve simple problems using 6.6 above.</p>				

	General Objectives 7.0 Understand the uses of regression and correlation analysis					
WEEK	SPECIFIC LEARNING OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE	SPECIFIC LEARNING OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE
	7.1 Explain the meaning of simple linear	7.1 Discuss the meaning of simple linear	-			

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	regression problems.	regression problems.				
	7.2 Construct scatter diagram.	7.2 Demonstrate the construction of scatter diagrams.				
	7.3 Draw a) Regression line by free-hand method. B) Obtain regression equation for the regression line in a above.	7.3 Draw a) Regression line by free-hand method b) Obtain regression equation for the regression line in a) above.				
	7.4 Explain the method of least spine regression.	7.4 Discuss the method of least spume regression.				
	7.5 solve normal equations to get regression equations	7.5 Solve normal equations to get regression equations offer explanations.				
	7.6 Predict dependent variables of regression equations.	7.6 Predict dependent variables of regression equations.				



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	<p>7.7 Explain the idea of correlation analysis</p> <p>7.8 Explain the relationship between regression and correlation.</p> <p>7.9 Explain the properties of correlation co-efficient.</p> <p>7.10 Explain the limitation of regression analysis.</p> <p>7.11 calculate time series by: a) moving averages b) Least square method.</p>	<p>7.7 Discuss the idea of correlation analysis</p> <p>7.8 Discuss the relationship between regression and correlation.</p> <p>7.9 Discuss the properties of correlation co-efficient</p> <p>7.10 Discuss the limitation of regression analysis</p> <p>7.11 Calculate time series by a) isoluran of tread by moving averages b) Least square method</p>				
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## ***NID IN BANKING OPERATIONS***

	<b>Course:</b> <i>Business Accounting</i>	<b>Course Code:</b> BOP 222	
	<b>Credit Hours:</b> 2 hours/Week	<b>Theoretical:</b> 2 hours/Week	<b>Practice:</b> Nil
	<b>Goal:</b> This course is designed to enable the students to prepare simple profit and loss account and the balance sheet		
	General Objectives: 1.0 Understand basic principles of preparing the final Accounts.		

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GENERAL OBJECTIVE: 1.0 Understand basic principles of preparing the final Accounts						
<b>Theory</b>				<b>Practical</b>		
WEEK	SPECIFIC LEARNING OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE	SPECIFIC LEARNING OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE
	1.1 Explain the role of Accounting	1.1 Describe the role of accounting.				
	1.2 Define the trial balance	1.2 Explain what a trial balance is and how it is prepared				
	1.3 Explain the process of preparing a trial balance	1.3 Explain adjustment of accounts in relation to the trial balance.				
	1.4 Describe final account	1.4 Explain in detail what final account is and extract a simple profit and loss account.				

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	<p>1.5 Extract a simple balance sheet</p> <p>1.6 Explain the fixed Assets</p> <p>1.7 Describe current Asset.</p> <p>1.8 Define the following accounting terms:-  a. Acc  b. Prepayment</p> <p>1.9 State the contents of current liability</p> <p>1.10 Differentiate between cross and net profit</p>	<p>1.5 Explain the contents of a balance sheet and prepare a simple one.</p> <p>1.6 Explain the contents of a fixed Asset</p> <p>1.7 Explain the different between fixed and current Assets</p> <p>1.8 Explain the terms:  ii. Acc and prepayment in final Accounts.</p> <p>1.9 Describe and itemize the contents of current liabilities in a balance sheet.</p> <p>1.10 Explain the meaning of gross profit and Net profit and state how a student will arrive at each of the two</p>				
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		Final Accounts of Limited Liability Companies includes: Banks, insurance companies, stockbroking companies, Pension Fund Administrators/Custodians				
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## ***NID IN BANKING OPERATIONS***

	<b>Course:</b> <i>Business Finance</i>		<b>Course Code:</b> BOP 223
	<b>Credit Hours:</b> 2 hours / week	<b>Theoretical:</b> 2 hours / week	<b>Practice:</b> NIL
	<b>Goal:</b> This course is designed to expose students to business finance and its application to banking		
	<p><b>General Objectives:</b> On completion of this course, the student should:</p> <ul style="list-style-type: none"> <li>1.0 Understand finance and its relevance to banking operations</li> <li>2.0 Know sources of business finance and how the funds can be managed</li> <li>3.0 Know financial markets and how they are regulated</li> <li>4.0 Know other investments types and how they are regulated</li> <li>5.0 Understand elements of financial risk</li> <li>6.0 Know the civil obligations of firms on taxation</li> </ul>		

**General Objective:**

- 1.0 Understand finance and its relevance to banking operations

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<b>THEORY</b>						
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's activities</b>	<b>Learning resource</b>	<b>Specific outcomes</b>	<b>Teacher's activities</b>	<b>Resources</b>
	1.1 Explain the term Finance  1.2 Explain its relationship with banking operations  1.3 Explain the contribution of business finance to the growth of Banking  1.4 Explain how firms are managed with the funds raised	1.1 Define the term Finance  1.2 Describe its relationship with banking operations  1.3 State the contribution of business finance to the growth of Banking  1.4 Describe how the firms are managed with the funds raised	<ul style="list-style-type: none"> <li>• Board</li> <li>• Projector</li> <li>• Screen</li> <li>• Flip chart</li> <li>• Text books</li> </ul>			

## ***NID IN BANKING OPERATIONS***

<b>General Objective:</b>						
2.0 Know sources of business finance and how the funds can be managed						
	<b>THEORY</b>			<b>PRACTICAL</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher's activities</b>	<b>Resources</b>
	<p>2.1 Describe sources of business finance</p> <p>2.2 Describe how these sources are different</p> <p>2.3 Describe how these source of fund may be applied in business</p>	<p>2.1 Explain the various sources of finance to a business, noting these major classifications:</p> <p style="padding-left: 20px;">a) Equity</p> <p style="padding-left: 20px;">b) Debt</p> <p style="padding-left: 20px;">c) Working capital</p> <p>2.2 Distinguish these sources in terms of:</p> <p style="padding-left: 20px;">a) Ownership of business</p> <p style="padding-left: 20px;">b) Tenor for holding</p> <p style="padding-left: 20px;">c) Cost of holding</p> <p style="padding-left: 20px;">d) Reward to fund owners</p> <p style="padding-left: 20px;">e) Priority in liquidation</p> <p>2.3 Explain how these funds may be managed and applied, noting the following classification:</p> <p style="padding-left: 20px;">a) Capital items</p> <p style="padding-left: 20px;">b) Revenue (recurrent) items</p>	<ul style="list-style-type: none"> <li>• Board</li> <li>• Projector</li> <li>• Screen</li> <li>• Flip chart</li> <li>• Text books</li> </ul>			



***NID IN BANKING OPERATIONS***

<b>General Objective:</b>						
3.0 Know financial markets and how they are regulated						
	<b>THEORY</b>			<b>PRACTICAL</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher's activities</b>	<b>Resource</b>
	3.1 Define financial market	3.1 Explain financial markets, noting these two major classes: a) Money market b) Capital market	Board Projector Screen Flip chart Text books			
	3.2 Describe investment options available in the money market	3.2 Explain the investment options available in the money market.				
	3.3 Describe the various sectors available for investment in the capital market	3.3 Explain the various investment sectors available in the capital market, noting the characteristics of these two major groupings: a) First tier securities b) Second tier securities				
	3.4 Describe the workings of the financial markets	3.4 Explain the structure and workings of the financial markets identified in 3.1 above by the following approved operators:				

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	<p>3.5 Describe how the financial market is regulated</p>	<p>a) The Stock Exchange  b) The Commodity Exchange  c) Banks  d) Discount and Issuing houses  c) Stock Brokers and Jobbers  d) Micro-finance institutions  e) Bureau de-change</p> <p>3.5 Explain how the financial market is regulated by the following organizations:</p> <p>a) Central Bank  b) Securities &amp; Exchange Commission  c) Money Market Association</p>				
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<b>General Objective:</b>						
4.0 Know other investment types and how they are regulated						
	<b>THEORY</b>			<b>PRACTICAL</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher's activities</b>	<b>Resources</b>
	4.1 Describe other investment types.	4.2 Explain other investment types in an economy, noting these: a) Life insurance b) Pension fund c) Real estate	Board Projector Screen Flip chart Text books			
	4.2 Indicate how these are regulated.	4.3 Discuss the regulation of above investment types by: a) NAICOM, NIA, CIIN b) PENCOM c) NIESV				

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<b>General Objective:</b>						
5.0 Understand elements of portfolio management and financial risk						
	<b>THEORY</b>			<b>PRACTICAL</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher's activities</b>	<b>Resources</b>
	5.1 Define portfolio management	5.1 Explain portfolio management in investment holdings	<ul style="list-style-type: none"> <li>• Board</li> <li>• Projector</li> <li>• Screen</li> <li>• Flip chart</li> <li>• Text books</li> </ul>			
	5.2 Define financial risk	5.2 Explain financial risk and the various types identifiable in investment holding				
	5.3 State the relevance of financial risk in portfolio management	5.3 Explain how financial risk relates to the concept of portfolio management				
	5.4 Describe how financial risk can be managed in investment portfolio	5.4 Explain the procedures for managing financial risk in portfolio management				

## ***NID IN BANKING OPERATIONS***

<b>General Objective:</b>						
6.0 Know the civil obligations of firms on taxation						
	<b>THEORY</b>			<b>PRACTICAL</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher's activities</b>	<b>Resources</b>
	6.1 Define taxation	6.1 Explain taxation as a civil obligation by companies and individuals to Government to render social services.	<ul style="list-style-type: none"> <li>• Board</li> <li>• Projector</li> <li>• Screen</li> <li>• Flip chart</li> <li>• Text books</li> </ul>			
	6.2 Describe the various types of taxes.	6.2 Explain the various types of taxes in an economy, noting the major classes: <ul style="list-style-type: none"> <li>a) Direct taxes</li> <li>b) Indirect taxes</li> </ul>				
	6.3 State the relevant legislations backing the administration of taxes.	6.3 Explain the legislations backing administration of the various taxes identified in 6.2 above, noting: <ul style="list-style-type: none"> <li>a) Companies Income Tax Act 1979 (as amended)</li> <li>b) Personal Income Tax Act 1993</li> <li>c) Petroleum Profit Tax Act 1959 (as amended)</li> <li>d) Capital Gains Tax Act 1967 (as amended)</li> <li>e) Valued Added Tax Act 1993</li> </ul>				

***NID IN BANKING OPERATIONS***

	<p>6.4 Describe the share of tax responsibilities between the States and the Federal Government.</p> <p>6.5 State how taxes are collected from tax payers.</p> <p>6.6 Describe the roles of Banks in the collection of taxes on behalf of the Government.</p>	<p>6.4 Explain the administration of taxes between the States and the Federation under the composition, duties and responsibilities of the:</p> <ul style="list-style-type: none"> <li>a) Boards of States Internal Revenue Services</li> <li>b) Board of Federal Inland Revenue Service</li> <li>c) Joint Tax Board</li> </ul> <p>6.5 Explain the modalities and responsibilities for collection of these types of taxes from the various tax payers:</p> <ul style="list-style-type: none"> <li>a) Companies Income Tax</li> <li>b) Education Tax</li> <li>c) Value Added Tax</li> <li>d) Withholding Tax</li> <li>e) Pay As You Earn</li> </ul> <p>6.6 Explain the relevance of Banks' services in the collection of taxes identified in 6.5 above on behalf of the Government.</p>				
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## ***NID IN BANKING OPERATIONS***

<b>COURSE:</b> <i>Bank Marketing Services</i>		<b>COURSE CODE:</b> BOP 224
<b>Credit Hours:</b> 2 hours / week	<b>Theoretical:</b> 2 hours / week	<b>Practice:</b> NIL
GOAL: This course is designed to equip students with knowledge of banking products and services, and the strategies for their marketability.		
<b>GENERAL OBJECTIVES:</b> On completion of this course, the students should:  1.0 Understand banking products and services 2.0 Know marketing research product development and pricing 3.0 Know strategies to market bank products and services 4.0 Know marketing planning techniques 5.0 Understand the promotional mix, public relation (PR) and bank-customer relationship.		

## ***NID IN BANKING OPERATIONS***

GENERAL OBJECTIVE:						
1.0 Understand the overview of Marketing Bank services						
Theory				Practical		
WEEK	SPECIFIC LEARNING OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE	SPECIFIC LEARNING OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE
	1.1 Describe banking products and services	1.1 Explain banking products and services	Textbook White board Marker etc.			
	1.2 Outline features of bank services.	1.2 State the features of bank services				
	1.3 Explain the need for marketing bank services .	1.3 Describe the need of marketing, bank services.				
	1.4 Explain banking products: Deposit collection, target account, branded account, promotional account, hybrid	1.4 Describe banking products				



***NID IN BANKING OPERATIONS***

	account					
	1.5 Identify the constraints in effective marketing of bank services	1.5 Explain the constraints in effective marketing of bank services..				

	GENERAL OBJECTIVE: 2.0 Know marketing research product development and pricing					
	Theory			Practical		
WEEK	SPECIFIC LEARNING OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE	SPECIFIC LEARNING OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE
	2.1 Explain the concept of marketing research	2.1 Describe concept of marketing research.				
	2.2 Explain the ways of developing these products.	2.2 Identify the ways of developing these products.				
	2.3 Explain the ways of pricing bank products.	2.3 Describe the ways of pricing bank products				

***NID IN BANKING OPERATIONS***

GENERAL OBJECTIVE: 2.0 Know Bank services marketing strategies						
Theory				Practical		
WEEK	SPECIFIC LEARNING OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE	SPECIFIC LEARNING OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE
	3.1 Explain banking services, marketing strategies	3.1 Describe bank, the strategies adapted to market bank services.				
	3.2 Explain the rationale for marketing strategies.	3.2 Describe the rationale for marketing bank services.				
	3.3 Explain strategic options in bank services with emphasis on: (i) Corporate target (ii) Operating emphasis (iii) Operating posture (iv) Operating theatre (v) Market segment	3.3 Describe strategic options in bank services with emphasis on . i) Corporate target ii) Operating emphasis iii) Operating posture iv) Operating theatre v) Market segment				

***NID IN BANKING OPERATIONS***

	<p>(vi) Target priorities</p> <p>3.4 Explain the relationship between strategy and market planning.</p> <p>3.5 Outline and explain the categories of strategies</p> <ul style="list-style-type: none"> <li>i) Strategies for underdog banks</li> <li>ii) Strategies for dominant banks</li> <li>iii) Probable losing strategies.</li> <li>iv) Definite losing strategies</li> </ul> <p>3.6 Identify the types of marketing strategies offensive, defensive and rationalization strategies</p>	<p>vi) Target priorities</p> <p>3.4 Describe the relationship between strategy and market planning</p> <p>3.5 Identify the categories of strategies such as:</p> <ul style="list-style-type: none"> <li>i) ategies for underdog banks</li> <li>ii) tegies for dominant banks</li> <li>iii) Probable losing strategies.</li> <li>iv) Definite losing strategies</li> </ul> <p>3.6 Describe marketing strategies with emphasis on, offensive, defensive and rationalization strategies</p>				
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## ***NID IN BANKING OPERATIONS***

	GENERAL OBJECTIVE: 3.0 Know marketing planning techniques						
Theory				Practical			
WEEK	SPECIFIC LEARNING OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE	SPECIFIC LEARNING OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE	
	4.1 Explain marketing planning concept.	4.1 Describe marketing planning concept.					
	4.2 Explain short term medium term long term planning.	4.2 Describe short term medium term long term planning.					
	4.3 Explain the process of developing marketing planning	4.3 Describe the stages of developing marketing plan.					
	4.4 Outline the benefits of marketing plan.	4.4 Identify the benefits of marketing plan.					
	4.5 Explain the term marketing plan.	4.5 Explain the term marketing plan.					
	4.6 Outline the objectives of marketing plan.	4.6 State the objectives of marketing plan					

***NID IN BANKING OPERATIONS***

	<p>4.7 Describe the elements of marketing plan.</p> <p>4.8 Identify the conditions for successful implementation of marketing plan.</p> <p>4.9 Outline the success factors in marketing plan.</p> <p>4.10 State reasons why marketing plans go wrong</p>	<p>4.7 Explain the elements of marketing plan.</p> <p>4.8 State the conditions of for successful implementation of marketing plan.</p> <p>4.9 Identify the success factors in marketing plan.</p> <p>4.10 Identify reasons why marketing plans go wrong</p>				
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## ***NID IN BANKING OPERATIONS***

GENERAL OBJECTIVE: 5.0 Know promotional mix, public relation (PR) and customer relationship management						
Theory				Practical		
WEEK	SPECIFIC LEARNING OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE	SPECIFIC LEARNING OBJECTIVE	TEACHER ACTIVITIES	LEARNING RESOURCE
	5.1 Explain promotional mix with emphasis on communication mix; advertising and its methods, personal selling concept; motivating, sales promotion and publicity.	5.1 Describe promotional mix with emphasis on: communication mix; advertising and its methods, personal selling concept; motivating, sales promotion and publicity.				
	5.2 Explain public relations (PR) with emphasis on why PR activities, objectives, publics, Channels of PR activities, Gains of successful PR activities and ways of achieving good PR image.	5.2 Describe PR with emphasis on why PR activities, objectives, publics, Channels of PR activities,				

***NID IN BANKING OPERATIONS***

	<p>5.3 Explain Customer Relationship Management with emphasis on basic concept of customer relations, principles of customer relationships management, framework for customer relationships management and implementation of customer relationship management programme.</p>	<p>Gains of successful PR activities and ways of achieving good PR image</p> <p>5.3 Describe customer relationship management with emphasis on</p> <p>5.4 Describe customer relationship management with emphasis on basic concept of customer relations, principles of customer relationships management, framework for customer relationships management and implementation of customer relationship management programme.</p>				
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## ***NID IN BANKING OPERATIONS***

	<b>Course:</b> <i>Banking Laws, Ethics and Best Practices</i>	<b>Course Code:</b> BOP 225	
	<b>Credit Hours:</b> 3 hours / week	<b>Theoretical:</b> 2 hours / week	<b>Practice:</b> 1 hour / week
	<b>Goal:</b> This course is designed for students to imbibe the professional ethics on practice of banking in Nigeria.		
	<b>General Objectives:</b> At the end of this course, the student should be able to:  1.0 Understand the statutes and regulations governing the establishment and operations of banks in Nigeria  2.0 Understand the legal aspects relating to contractual responsibility of banks to customers  3.0 Understand the ethical and fiduciary responsibility of banks to customers		



## ***NID IN BANKING OPERATIONS***

	<b>General Objective:</b>					
	1.0 Understand the statutes and regulations governing the establishment and operations of banks in Nigeria					
	<b>THEORY</b>			<b>PRACTICAL</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher's activities</b>	<b>Resources</b>
	1.1 Explain the Banking Act, 1952 (as amended).	1.1 Discuss the Banking Act, 1952 (as amended).	<ul style="list-style-type: none"> <li>• Board</li> <li>• Projector</li> <li>• Screen</li> <li>• Microphone</li> <li>• Flip chart</li> <li>• Relevant Acts and amendments</li> </ul>			
	1.2 Explain the Nigerian Banking Act, 1969 (as amended).	1.2 Discuss the Nigerian Banking Act, 1969 (as amended).				
	1.3 Explain the Central Bank of Nigeria Act, 1958 (as amended).	1.3 Discuss the Central Bank of Nigeria Act, 1958 (as amended).				
	1.4 Explain the Banks and Other Financial Institutions Act, 1991 (and subsequent amendments)	1.4 Discuss the Banks and Other Financial Institutions Act, 1991 (and subsequent amendments)				
	1.5 Explain the Chartered Institute of Bankers of Nigeria Act, 1990 (as amended)	1.5 Discuss Chartered Institute of Bankers of Nigeria Act, 1990 (as amended)				
	1.6 Explain Financial Institutions	1.6 Discuss Financial Institutions				

***NID IN BANKING OPERATIONS***

	Training Centre (Gte), 1981	Training Centre (Gte), 1981				
1.7	Explain the Economic and Financial Crimes Commission Act (2003)	1.7 Discuss the Economic and Financial Crimes Commission Act (2003)	- as above -			
1.8	Explain the Money Laundering Act 1995 (as amended)	1.8 Discuss the Money Laundering Act 1995 (as amended)				
1.9	Analyze the regulatory function of the Central Bank over the activities of all banks.	1.9 Explain the regulatory function of the Central Bank over the activities of all banks.				
1.10	Analyze the effects of all these regulations on the effective operations of Banks.	1.10 Discuss the effects of all the regulations on the effective operations of Banks.				

***NID IN BANKING OPERATIONS***

	<b>General Objective:</b>					
	2.0 Understand the legal aspects relating to contractual responsibility of banks to customers					
	<b>THEORY</b>			<b>PRACTICAL</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher’s activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher’s activities</b>	<b>Resources</b>
	2.1 Define agency in banking	2.1 Discuss the role of a bank as agent of the customer, noting how the relationship was created.	<ul style="list-style-type: none"> <li>• Board</li> <li>• Projector</li> <li>• Screen</li> <li>• Microphone</li> <li>• Flip chart</li> </ul>			
	2.2 Define guarantee	2.2 Explain what guarantee is.				
	2.3 Link guarantee to Bank – customer relationship	2.3 Explain how a guarantee is determined between the bank and the customer				
	2.4 Relate agency and guarantee to Bank - customer relationship	2.4 Explain the linkage between agency and guarantee in a Bank - customer relationship				

***NID IN BANKING OPERATIONS***

	<b>General Objective:</b>					
	3.0 Understand the ethical and fiduciary responsibility of banks to customers					
	<b>THEORY</b>			<b>PRACTICAL</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher's activities</b>	<b>Resources</b>
	3.1 Define ethics	3.4 Explain the meaning of ethics noting its:  a) importance to the banking industry b) difference from law.	<ul style="list-style-type: none"> <li>• Board</li> <li>• Projector</li> <li>• Screen</li> <li>• Microphone</li> <li>• Flip chart</li> </ul>	Creation of more careful students at work place	Discussion of case studies of live situations to emphasize understanding of students	Nigerian case laws on tort and crimes related to banking
	3.2 Define fiduciary relationship	3.5 Explain the trust placed by law and best practices on banks to customers in the following situations: a) Disclosures b) Confidentiality c) Death d) Insanity e) Bankruptcy f) Insolvency				
	3.3 Identify customer types that Banks must deal with carefully.	3.6 Relate topics in 3.2 above under these legal forms of customer types: a) Individuals / enterprises b) Partnerships c) Companies				

## ***NID IN BANKING OPERATIONS***

	<b>Course:</b> <i>Applied Psychometrics in Banking</i>	<b>Course Code:</b> BOP 226	
	<b>Credit Hours:</b> 3 hours / week	<b>Theoretical:</b> 2 hours / week	<b>Practice:</b> 1 hour / week
	<b>Goal:</b> This course is designed to assist students discover their personality traits for effective management of bank relationships		
	<b>General Objectives:</b> At the end of this course, the student should: 1.0 Appreciate the basis of human behaviour and its development 2.0 Understand human memory and emotions 3.0 Understand etiquette as a behavioral issue 4.0 Understand personality trait and its effect on interactive play 5.0 Understand mentoring as a tool for attitudinal change		

## ***NID IN BANKING OPERATIONS***

	<b>General Objective:</b>					
	1.0 Appreciate the basis of human behaviour and its development					
	<b>THEORY</b>			<b>PRACTICAL</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher's activities</b>	<b>Resources</b>
	1.1 Define psychology.	1.1 Explain psychology and how it seeks to understand human behaviour.	<ul style="list-style-type: none"> <li>• Board</li> <li>• Projector</li> <li>• Screen</li> <li>• Microphone</li> <li>• Flip chart</li> </ul>			
	1.2 State how studies in human behaviour evolved.	1.2 Explain how studies in human behaviour evolved with the human development stages: <ul style="list-style-type: none"> <li>a) Infancy</li> <li>b) Adolescence</li> <li>c) puberty</li> </ul>				
	1.3 Identify methods of studying human behaviour	1.3 Explain the various methods of studying human behaviour: <ul style="list-style-type: none"> <li>a) testing</li> <li>b) experimentation</li> <li>c) case-study</li> </ul>				

## ***NID IN BANKING OPERATIONS***

<b>General Objective:</b>						
2.0 Understand human memory and its emotions						
<b>THEORY</b>				<b>PRACTICAL</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher's activities</b>	<b>Resources</b>
	1.1 Define memory	1.1 Explain human memory and its classification into: a) short-term b) long-term	<ul style="list-style-type: none"> <li>• Board</li> <li>• Projector</li> <li>• Screen</li> <li>• Microphone</li> <li>• Flip chart</li> </ul>			
	1.2 Define "forgetting"	1.2 Explain the concept of "forgetting"				
	1.3 Define emotion	1.3 Explain human emotion in the context of: a) Types b) Causal factor c) Expression				

***NID IN BANKING OPERATIONS***

	<b>General Objective:</b>					
	2.0 Understand etiquette as a behavioral issue					
	<b>THEORY</b>			<b>PRACTICAL</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher's activities</b>	<b>Resources</b>
	2.1 Define etiquette	2.1 Explain etiquette	<ul style="list-style-type: none"> <li>• Board</li> <li>• Projector</li> <li>• Screen</li> <li>• Microphone</li> <li>• Flip chart</li> </ul>	Improve the behaviour of students at work place and socials	1. Interactive discussion of the topics with the class  2. Encouraging share of experience  3. Monitoring of performance by students	1. Performance register  2. Assessment machine
	2.2 State the evolution of etiquette	2.2 Explain the history of etiquette				
	2.3 Select some behaviours for study	2.3 Explain etiquette in the following personal behavioral activity areas: b) Dressing c) Table manners d) Wining and Drinking e) Usage of mobile phones f) Usage of land telephones g) Sending of text messages h) Sending of voice messages i) Sending of internet mails j) Tipping k) Dating l) Toilet m) Travel				



***NID IN BANKING OPERATIONS***

	<b>General Objective:</b>					
	3.0 Understand personality trait and its effect on human interaction					
	<b>THEORY</b>			<b>PRACTICAL</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher's activities</b>	<b>Resources</b>
	3.1 Define personality	3.1 Define personality traits	<ul style="list-style-type: none"> <li>• Board</li> <li>• Projector</li> <li>• Screen</li> <li>• Microphone</li> <li>• Flip chart</li> </ul>	Self-audit to improve attitude	<ol style="list-style-type: none"> <li>1. Create an interactive forum for discussion</li> <li>2. Administer questionnaire</li> </ol>	<ol style="list-style-type: none"> <li>1. Questionnaire</li> <li>2. Computer software</li> </ol>
	3.2 Identify personality traits in humans	3.2 Explain the personality traits identified in human beings: <ol style="list-style-type: none"> <li>a) Choleric</li> <li>b) Sanguine</li> <li>c) Melancholic</li> <li>d) Phlegmatic</li> </ol>				
	3.3 Indicate probable pairing of personality traits in 3.2 above.	3.3 Explain probable pairing of traits in 3.2 above that can be found in any one individual				
	3.4 Indicate likely areas of a Bank that traits identified in 3.2 above can be most effective.	3.4 Describe in which departments of banking that traits identified in 3.2 above can be most effective.				
	3.5 Show factors that influence the traits in delivering excellent banking service	3.5 Identify factors that influence the traits identified in 3.2 above in delivering good and exceptional banking service				

**NID IN BANKING OPERATIONS**

	<b>General Objective:</b>					
	4.0 Understand how mentoring can influence personality traits for improved attitude in a banker					
	<b>THEORY</b>			<b>PRACTICAL</b>		
<b>Week</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's activities</b>	<b>Resources</b>	<b>Specific Outcome</b>	<b>Teacher's activities</b>	<b>Resources</b>
	4.1 Define attitude	4.1 Explain attitude and history of its development	<ul style="list-style-type: none"> <li>• Board</li> <li>• Projector</li> <li>• Screen</li> <li>• Microphone</li> <li>• Flip chart</li> </ul>	Raise good bankers with nice attitude for excellent service delivery	1. Interactive forum with students  2. Invitation to students to choose one banker each as mentor	1. Meeting room  2. Willing mentors  3. Monthly inspirational lectures by industry guests
	4.2 Describe theory of prejudice	4.2 Explain the consistency theory of prejudice				
	4.3 Define mentoring	4.3 Explain mentoring and history of its development				
	4.4 Show common ground in a mentoring mix	4.4 Explain what a "mentee" should look for in a "mentor"				
	4.5 Show relevance of personality in mentoring	4.5 Describe how the personality trait of a mentee can align with those of a mentor for optimal results				
	4.6 Describe how a mentee can benefit from a mentor	4.6 Describe how best a mentee can benefit from a mentor				

## ***NID IN BANKING OPERATIONS***

### *LIST OF EQUIPMENT AND FACILITIES REQUIRED IN BANKING SCHOOL*

<b>Banking Hall</b>	<b>Banking Hall (cont'd)</b>	<b>Documents</b>	<b>Class Room</b>	<b>Computer workshop / library</b>
1. Customer desk	11. Deposit slip box	1. Account opening forms	1. Public address system	1. Computers
2. Cashiers' counter	12. Reception chairs	2. Cheque Books	2. Flip Chart	2. MS Windows / Office
3. Computers	13. Office Chairs/ Tables	3. Deposit / Withdrawal Slips	3. Magi Board	3. Internet software
4. Banking software	14. Mercury lamp	4. Deposit Register	4. Television	4. Water Dispenser
5. MS Windows / Office	15. Photocopier	5. Balance Requisition Slip	5. Overhead Projector	5. Chairs & Tables
6. Notes counter	16. Scanner	6. Cash Exchange Slip / Register	6. Projector Screen	6. Air Conditioners
7. Filing cabinets	17. Laminating machine	7. Cheque Issued Register	7. Air Conditioners	7. Head Phones
8. Air Conditioners	18. Assessment device	8. In- / Out-ward Cheq Register	8. Water Dispenser	8. Microphones
9. Water Dispenser	19. Fire extinguisher	9. Crossing Stamps	9. Chairs & Tables	9. Filing cabinets
10. Automatic freshener	20. Television	10. Stamp Pads		

## ***NID IN BANKING OPERATIONS***

### **LIST OF PARTICIPANTS**

- |     |                            |                         |   |   |
|-----|----------------------------|-------------------------|---|---|
| 1.  | Yakubu A. Akagwu           | (Chairman)              | - | The Chartered Institute of Bankers of Nigeria, Lagos    |
| 2.  | Adetola Adekoya            | (Vice Chairman)         | - | School of Banking Honours, Lagos                        |
| 3.  | Hajia W.I. Talib           | (Member)                | - | Rotary Club, Owo  |
| 4.  | Okeke, Bernard             | (Member)                | - | National Institute of Professional Studies, Awgu, Enugu |
| 5.  | Mrs. Rabi Sani             | (Secretary)             | - | NBTE  |
| 6.  | Aliyu Hassan               | (Member)                | - | NBTE  |
| 7.  | Okechukwu, O.C.            | (Member)                | - | NBTE  |
| 8.  | J.S. Aboi                  | (Deputy Director, PTI)) | - | NBTE  |
| 9.  | Dr. M.S. Abubakar          | (Director, Programmes)  | - | NBTE  |
| 10. | Engr. Dr. Nuru Yakubu, OON | (Executive Secretary)   | - | NBTE  |