

THE EDUCATION UNIVERSITY OF HONG KONG

Course Outline

Part I

Programme Title	: Bachelor of Arts (Honours) in Personal Finance and Bachelor of Education (Honours) (Business, Accounting and Financial Studies); all undergraduate programmes
Programme QF Level	: 5
Course Title	: Banking and Credit Essentials
Course Code	: BUS2066
Department/Unit	: Department of Social Sciences and Policy Studies
Credit Points	: 2
Contact Hours	: 26
Pre-requisite(s)	: Nil
Medium of Instruction	: English
Course Level	: 2

Part II

The University's Graduate Attributes and seven Generic Intended Learning Outcomes (GILOs) represent the attributes of ideal EdUHK graduates and their expected qualities respectively. Learning outcomes work coherently at the University (GILOs), programme (Programme Intended Learning Outcomes) and course (Course Intended Learning Outcomes) levels to achieve the goal of nurturing students with important graduate attributes.

In gist, the Graduate Attributes for Sub-degree, Undergraduate, Taught Postgraduate, Professional Doctorate and Research Postgraduate students consist of the following three domains (i.e. in short "PEER & I"):

- Professional Excellence;
- Ethical Responsibility; &
- Innovation.

The descriptors under these three domains are different for the three groups of students in order to reflect the respective level of Graduate Attributes.

The seven GILOs are:

1. Problem Solving Skills
2. Critical Thinking Skills
3. Creative Thinking Skills
- 4a. Oral Communication Skills
- 4b. Written Communication Skills
5. Social Interaction Skills
6. Ethical Decision Making
7. Global Perspectives

1. Course Synopsis

This course offers students a basic understanding of banking and the important role of the banking industry in the working of a market economy. It examines the structure of the banking industry, the role of the central bank and the basic functions of commercial banks. Students should also be able to understand banking institutions' credit policies and procedures.

2. Course Intended Learning Outcomes (CILOs)

Upon completion of this course, students will be able to:

- CILO₁ Understand the basic principles and operations of banking;
- CILO₂ Identify the process of credit analysis and credit risk management strategies for bankers and investors;
- CILO₃ Compare different loan structures and documentation, and use of the legal and regulatory framework of banking;
- CILO₄ Evaluate the role and impact of monetary policy on the banking sector, and the role of banks in financial markets.

3. Content, CILOs and Teaching & Learning Activities

Course Content	CILOs	Suggested Teaching & Learning Activities
Basic principles and operations of banking	CILO ₁	Lecture, case studies
Process of credit analysis and credit risk management strategies	CILO ₂	Lecture, case studies, group discussion and presentation.
Loan structures and documentation	CILO ₃	Lecture and oral presentation
legal and regulatory framework of banking	CILO ₃	Lecture, online searching and group presentation
The role and impact of monetary policy on the banking sector; The role of banks in financial markets	CILO ₄	Lecture; lecturer-led questions and answers (Q&A); problem-based learning activities; online searching for updated information; group discussions

4. Assessment

Assessment Tasks	Weighting (%)	CILO
(a) Group Assignment Students will form teams and choose a commercial bank in Hong Kong, China and the Chinese Mainland cities in Greater Bay Area to compare their business, credit policies, and financial instruments offered. (1500 - 2000 words)	50%	CILO _{1,2,3,4}
(b) Final Examination The final exam will cover the major	50%	CILO _{1,2,3,4}

topics covered in the course.		
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5. Use of Generative AI in Course Assessments

Please select one option only that applies to this course:

- ☐ **Not Permitted:** In this course, the use of generative AI tools is not allowed for any assessment tasks.
- ☒ **Permitted:** In this course, generative AI tools may be used in some or all assessment tasks. Instructors will provide specific instructions, including any restrictions or additional requirements (e.g., proper acknowledgment, reflective reports), during the first lesson and in relevant assessment briefs.

6. Required Text(s)

Nil

7. Recommended Readings

- Berger, A.N., Molyneux, P. & Wilson, J.O.S. (2022). *The Oxford Handbook of Banking* (3rd Edition). Oxford University Press.
- Cecchetti, S.G. & Schoenholtz, K.L. (2021). *Money, Banking, and Financial Markets* (6th Edition). New York: McGraw-Hill.
- Choudhry, M. (2022). *The Principles of Banking (Wiley Finance)*. John Wiley & Sons.
- Cranston, R. (1997). Principles of Banking Law. *CAMBRIDGE LAW JOURNAL*, 56(3), 656-658.
- Golin, J., & Delhaise, P. (2013). *The bank credit analysis handbook: a guide for analysts, bankers and investors*. John Wiley & Sons.
- Gup, B. E. (2011). *Banking and financial institutions: A guide for directors, investors, and counterparties* (Vol. 615). John Wiley & Sons.
- Heffernan, S. (2005). *Modern banking*. John Wiley & Sons.
- Mishkin, F. S. (2007). *The economics of money, banking, and financial markets*. Pearson education.
- Rose, P. S., & Hudgins, S. C. (2013). *Bank Management & Financial Services* (9th Edition). New York: McGraw-Hill.
- Van Gestel, T., & Baesens, B. (2009). *Credit Risk Management: Basic concepts: Financial risk components, Rating analysis, models, economic and regulatory capital*. Oxford University Press.

8. Related Web Resources

- Hong Kong Monetary Authority: <http://www.hkma.gov.hk/>
- Hong Kong Institute of Bankers: <https://www.hkib.org/>
- Hong Kong Association of Banks: <https://www.hkab.org.hk/en/home>
- Hong Kong Securities and Investment Institute: <https://www.hksi.org/>
- Commerce and Economic Development Bureau: <http://www.cedb.gov.hk/>
- Financial Services and the Treasury Bureau: <http://www.fstb.gov.hk/>

9. Related Journals

- Journal of Banking and Finance*
- The Review Of Economic Studies*
- Journal of International Money and Finance*
- International Journal of Central Banking*

Journal of Risk and Financial Management
Journal of International Financial Markets, Institutions, and Money
Review of Quantitative Finance and Accounting
Asian Journal of Business Ethics
Ivey Business Journal
Business Horizons
Journal of International Business Studies
Asian Wall Street Journal

10. Academic Honesty

The University upholds the principles of honesty in all areas of academic work. We expect our students to carry out all academic activities honestly and in good faith. Please refer to the *Policy on Academic Honesty, Responsibility and Integrity* (<https://www.eduhk.hk/re/uploads/docs/000000000016336798924548BbN5>). Students should familiarize themselves with the Policy.

11. Others

Nil

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