

Information
COURSE SYLLABUS



Lebanese University
Faculty of

I- Course Information :

Title of the course	Banking and Finance Principles
Department	Data Science
Specialization	Data Science
Academic Year	2020-2021
Semester Duration	12 weeks
Credit Number	
Number of Hours	30 hrs
Course Instructor	Jihane Bou Zakhem
Email	Jihane.bouzakhem@ul.edu.lb
Office Hours	

II- Course Description

The course is divided into two major parts.

The first part is related to banking principles: we start by defining the role of the central bank, understanding banking terms and different banking services and the accompanying procedures and guidelines. We finish this part by discussing Basel, the major banking risks and the policies to mitigate and reduce such risks.

The second part is related to finance principles: we start by understanding the components of the financial statements, how to analyze them. Then we go through capital budgeting and investment appraisal. Finally we finish this part by understand the financial derivatives and their features.

III-Course Objectives

The course objective is to;

- Provide a general understanding for the Lebanese banking system,
- Understand the different bank transactions: opening new accounts, interest calculation, guarantees, documentary credit
- Discuss the main types of risks faced by banks, and use the main techniques employed by banks to manage their risks
- Explain how to use the key capital budgeting techniques (Net Present Value and Internal Rate of Return)
- Be able to evaluate the projects and decide which is more profitable
- Explain how to analyse and understand financial statements

**IV- Course Outline and Calendar**

Learning Objective	Session(s)	Learning Content	Pedagogical Strategy& Tools
Part I: Banking			
Generalities	2 sessions	- Understand the major role of the central bank - Identify the different kinds of banks - Understand banking terms and jargons	- Class discussion - Case studies
Deposit Accounts	3 sessions	- Define the different kinds of the deposit accounts - Describe the KYC guidelines - Explain the security measures taken for bank cards - Understand what are the different kinds of checks - Understand how to calculate interest - Describe the transfer process and the IBAN	- Class discussion - Case studies
Other Banking Services	2 sessions	- Explain major banking services beside deposit accounts: loans (line of credit, overdraft, guarantees, ...), exchange transactions, bank bills, documentary credit and bank guarantee	- Class discussion - Case studies
Banking risks	2 sessions	- Describe Financial Crisis and Subprime Mortgage - Define Basel - Explain the major banking risks - Explain the techniques and policies to mitigate such risks	- Class discussion - Case studies
Cryptocurrencies	1 session	- How does crypto currency work? - What is Blockchain? - Can You Mine Cryptocurrency?	- Class discussion - Case studies



		- How can you use Crypto currency?	
Midterm Exam			
Part II: Finance			
Basics of Financial Statements	2 sessions	- Understand the major accounting balances - How to read financial statements? - How to analyze financial statements using ratios?	- Class discussion - Case studies
Investment appraisal	2 sessions	- The concept of present value - Internal rate of return (IRR) - Payback period method - Valuation of financial assets (securities)	- Class discussion - Case studies
Derivatives	1 session	- Define derivatives - Understand the features of financial derivatives - Discuss the types of financial derivatives - Understand the techniques	- Class discussion - Case studies
Final Exam			

P.S.: The course outline above may be modified during the semester.

V- Teaching approach & methods

- **Assigned Readings** قراءات مختارة: these readings are drawn from the required textbook and from outside sources as well (Journal Articles and extracts from other textbooks)
- **Lectures** محاضرات: designed to clarify the assigned readings, case studies, and handouts
- **Class Participation** مشاركة الطلاب: Students are expected to actively and openly participate to quality class discussions.
- **Personal and group presentations** عرض فردي أو جماعي: Students must present a case toward the end of the semester
- **Case study** دراسة حالة: case sessions are reserved for case write-ups, case presentations, and discussions.

VI- Assessment Methods

The success of the student in this course is based on:

- 1- His/her active participation in class.
- 2- His/her scientific contribution through research done outside the classroom.
- 3- His/her reading notes, research reports and practical applications as requested by course instructor.

The assessment of the student is carried out according to the following grid:



Assessment Type	Final Grade Weighting (%)	Dates/Deadlines
Participation (projects, research paper, oral presentation, etc.)	20%	
Midterm Exam	20%	
Final exam	60%	
Total	100%	

N. B: due to the pandemic Covid 19, and learning by distance, the above assessment may be altered to be convenient with the situation.

VII- Specific Course Requirements

1- Regulations concerning deadlines for written and applied work submissions

The teacher has the right to:

- Refuse to receive written applied work outside the deadlines.
- Give the student additional time after omitting up to 25% of the mark awarded to the concerned activity.

2- Academic measures in case of plagiarism

The student shall be liable to the following penalties in case of any attempt of illicit scientific citation:

- Cancellation of the student's contribution, activity or scientific article and reduction of the final mark.
- If the same offense is reported in other courses, cancellation of the final exam and failure in the relevant course(s).

VIII- Reference Book

IX- Bibliography& Additional Sources

Applied Corporate Finance, 4th Edition, Wiley edition

Guide to Financial Management, The Economist

Finance, The economist, Nigel Gibson

Finance, Banking, and Money - 2012 Book Archive – lardbucket



Principles of banking and finance, University of London, M. Buckle, E. Beccalli

Internet Sources:

www.bdl.gov.lb