ECONOMICS

Microeconomics
- Demand and Supply: Elasticities and Applications
- Consumer Behavior and Utility Maximization
- Pure Competition
- Pure Monopoly
- Monopolistic Competition and Oligopoly

Macroeconomics
- Measuring Economic Activity
- Consumption and Investment
- Business Fluctuations and the Theory of Aggregate Demand
- Unemployment and Inflation
- Monetary Policy & Fiscal policy

Recommended Books:
PRINCIPLES OF MANAGEMENT

Course Contents:

Pioneering Ideas in Management
   Ø Classical Viewpoint
   Ø Behavioral Viewpoint
   Ø Contemporary View Point
   Ø (System theory, Z Theory)

Understanding Competitive Environment & Organizational Culture
   Ø External environment and Internal Environment of Organization

Managerial Decision Making
   Ø The nature of managerial Decision Making
   Ø Managerial decision making process
   Ø The creativity factor in decision making

Establishing Organizational Goals and Plans
   Ø The Planning Process
   Ø The nature Of Organizational goal
   Ø Management by Objectives

Strategic Management
   Ø SWOT (Competitive) Analysis
   Ø Corporate Level strategy
   Ø Business Level Strategy
   Ø Strategy Implementation

Basic Elements of Organizational Structure
   Ø The nature of Organization structure
   Ø Job Design
   Ø Methods of vertical coordination
   Ø Methods of horizontal coordination

Strategic Organization Design
   Ø Organizational structure Alternatives
   Ø Using Organizational structure to Promote innovation

Managing Diverse Human Resources
   Ø HRM Process (HR Planning, Staffing, Development and Evaluation, Compensation)

Motivation
   Ø The nature of motivation
   Ø Need Theories
   Ø Cognitive Theories
   Ø Reinforcement Theories
Leadership
  - How does Leader influence others?
  - Situational Leadership Models
  - Transformational and Transactional models

Controlling the Organization
  - Control as Management function
  - The control process
  - Types of Control
  - Managerial approaches to control
  - Assessing Control system

Entrepreneurship and Small Business
  - The nature of Entrepreneurship
  - Factors influencing Entrepreneurship
  - Preparing to operate small Business
  - Managing a Small Business

Text Books:
1 MANAGEMENT 3rd Edition By: Bartol & Martin

Recommended Books:
1 Modern Management, By: Samuel.C.Certo 9th Edition
INTRODUCTION TO BUSINESS FINANCE

COURSE OUTLINE:

1. Time value of money.
5. Risk and Returns.
7. Capital Budgeting tools.

Recommended Books:
Fundamentals of Financial Management, 11th edition By: Brigham and Houston
Publisher: Thomson - south western
FINANCIAL ACCOUNTING

1. Adjusting & Closing Process:
   - Accruals & Deferrals
   - Types of Adjusting Entries
   - Closing temporary Amounts
   - After Closing Trial Balance

2. Accounting for Long Term Assets:
   - Tangible Assets and Depreciation
   - Intangible Assets and Amortization
   - The Natural Resources & Depreciation

3. Corporation:
   - Formation of Corporation
   - Types of Stocks
   - Issuance & Recording of Stocks
   - Reporting of Stockholders Equity in Balance Sheet
   - EPS
   - Book Value and Market Value Per Share

MANAGERIAL ACCOUNTING

4. Cost Volume Profit Analysis:
   - Contribution Margin
   - CVP relationships in Graphic Form
   - Applications of CVP Concepts
   - Breakeven Analysis
   - Target Profit Analysis
   - The Margin of Safety
   - Operating Leverage
   - The concept of Sales Mix

5. Budgeting
   - The basic frame work of budgeting
   - Advantages of Budgeting
   - Choosing a Budget Period
   - Self Imposed Budget
   - Zero based Budgeting
   - Budget Committee
   - The preparation of Master Budget
   - The Budgeted Financial Statements
   - International Aspects of Budgeting

Reference Books:
- Accounting the basis for Business Decisions 13th Edition by Williams Haka Betner
- Accounting the basis for Business Decisions 9th Edition by Meigs & Meigs
- Managerial Accounting 11th Edition by Garrison Noreen Brewer
MARKETING

Marketing in a Changing World: Creating Customer Value and Satisfaction
  Ŷ Marketing Challenges in the New “Connected” Millennium

Strategic Planning and the Marketing Process
  Ŷ Strategic Planning and the Company’s Business and Mission Defined
  Ŷ Designing the Business Portfolio and Marketing Mix

The Marketing Environment
  Ŷ The Company’s Micro environment and Macro environment
  Ŷ Responding to the Marketing Environment

Marketing Research and Information
  Ŷ The Marketing Information System
  Ŷ The Marketing Research Process

Consumer Markets and Consumer Buyer Behavior
  Ŷ Model of Consumer Behavior
  Ŷ Types of Buying Decision Behavior
  Ŷ The Buyer Decision Process

Market Segmentation, Targeting, and Positioning for Competitive Advantage
  Ŷ Market Segmentation
  Ŷ Market Targeting
  Ŷ Positioning for Competitive Advantage

Product and Services Strategy
  Ŷ What is a Product and Levels of Product?
    o Individual Product, Product Line, Product Mix
    o New-Product Development Strategy
    o Product Life-Cycle Strategies

  Ŷ Services Marketing

Pricing Products: Pricing Considerations and Approaches
  Ŷ Internal and External Factors to Consider When Setting Prices

Promotion Mix:
  Ŷ Advertising, Sales Promotion, Public Relations, Personal Selling, Direct Marketing.
  Ŷ Measuring and forecasting demand

Recommended Book:
STATISTICS

Basic Statistical Measures:
- Mean, Median, Mode, range, Standard Deviation, Variance, etc.

Normal Distribution
- Uses and applications, Determining probabilities using Area tables.

Estimation Theory
- Confidence intervals for means of one and two populations
- Confidence intervals for variance of a population.

Testing of Hypothesis
- Type I and Type II errors, One-tailed and Two tailed tests.
- Testing Means variances and proportions of populations.

Regression & Correlation
- Linear regression and correlation. Estimation of error variance.
- Testing Regression and correlation coefficients

Analysis of Variance
- One and two way classification.

Recommended Books:
- Practical Statistics by Examples, 2nd Edition by Terry Sincich
CREDIT MANAGEMENT

CHAPTERS:

- Introduction to Credit Management
- Overview of Banking and Financial-Services industry
- Sources and Uses of Bank Funds and Risks of Banking.
- An understanding of Bank’s Balance Sheet
- State Bank’s Prescribed Format For Bank’s Balance Sheet
- Assets – Liability Management (ALM)
- Sound Practices In Credit Portfolio Management

Recommended Books:
1. Commercial Bank Financial Management, By: Sinkey, Joseph F.
2. Sound Practices In Credit Portfolio Management, By: International Association of credit Portfolio Managers
3. Commercial Bank Management, By: Sinkey
INTERNATIONAL TRADE AND FOREIGN EXCHANGE

CHAPTERS

- Fundamentals of International Trade
- Inco terms (Shipping Terms)
- Vital Documents used in international Trade
- International Trade Settlement Methods
- Documentary Collections
- Documentary Credit
- Bank Guarantees
- Foreign Exchange Market
- Exchange Rates
- Spot
- Forward
- Cross
- Interbank Market
- Common Terms
- Exchange Control

Reference Book:

- Finance and International Trade, Publisher: Institute of Bankers Pakistan
COURSE OUTLINE:

1. Introduction
   - Classification of banks on the basis of ownership and domicile.

2. Banker's obligations towards customer
   - to receive customer's money and cheques and other instruments for collection; to repay the customer's money on demand; to observe secrecy concerning the customer's affairs; to give reasonable notice before closing an account.

3. Customer's obligation to banker
   - to make demand to make debt legally payable; to pay interest / mark-up on overdrawn accounts and other charges for the services rendered by the bank; to draw cheques with reasonable care so as not to facilitate fraud or forgery.

4. Nature of relationship
   - debtor and creditor; bailor and bailee; principal and agent; mortgagor and mortgagee; pledger and pledgee.

5. Opening and Handling Of Bank Accounts
   - Bank accounts classified by nature of deposits, current accounts; profit and loss sharing savings accounts; term deposit accounts; dormant and inoperative accounts; unclaimed deposits.
   - Bank accounts classified by nature of depositors, accounts of individuals; joint accounts; accounts of agents; partnership accounts; accounts of private limited companies, companies with liability limited by guarantee, joint stock companies, trusts, executors, administrators, and liquidators; private non-resident rupee accounts; accounts of non-trading organizations, local bodies, clubs, societies etc.
   - Opening of accounts, Know Your Customer (KYC); anti money laundering measures and other requirements of Prudential Regulations. Credit reference search and introduction; documents to be obtained from various categories of customers / account holders;

6. Negotiation:
   - Negotiation defined; Negotiable instruments: promissory note, bill of exchange, cheque; distinction between cheque and bill of exchange; how negotiation takes effect; negotiation of bearer and order instruments, delivery and indorsement and delivery; indorsement, kinds and inscriptions; holder; holder in due course; holder for value; crossing; liability of drawer; liability of drawee of cheque; liability of maker of note and acceptor of bill; liability of indorser; liability of prior parties to holder in due course; noting; protest; calculating maturity of bill or note; presumption as to consideration regarding negotiable instruments. Quasi & non-negotiable instruments handled by bankers.
7. Payment and Collection of Cheques
   • Payment of cheques, banker’s obligation to pay his customer’s cheques; conditions precedent to payment of cheques; payment of open cheques; determination of banker’s authority to pay cheques; statutory protection to paying banker, payment in due course; mutilated cheques; material alteration; money paid by mistake - conditions of recovery; crossings, indorsements and discharge. Payment made to the bank under mistake; validity of statement of account - over-debiting, over-crediting; wrongful dishonour; answers on dishonoured cheques; notice of dishonour; forgeries; other instruments analogous to cheques - bank draft, payment order, dividend warrant.
   • Collection of cheques, banker’s obligation to collect cheques; statutory protection to the collecting bank; collecting bank as holder for value; duties of collecting bank; collecting bank and negligence; conversion.
   • Types of Crossing, Advantages & classification of indorsement.

8. Lending
   • Analysis of the Borrower, purpose & terms & conditions.
   • Types of securities.

Reference Book:

1. Banking Law and Practice, By: Dr. Israr
2. Other relevant material
Lending Operations & Risk Management

CHAPTERS:

- Fund-based facilities for finance of domestic business, import, export
- Contingent facilities for supporting both domestic and foreign trade businesses
- Who can borrow?
- Essential requirements for opening borrower account
- The concepts of re-scheduling and re-structuring of borrower accounts
- The Types of Securities that are generally offered to cover the credit
- The Types of Securities that are generally offered to cover the credit
- Finance facilities required by customer types and sources of risk therein:
- Assessing customer Integrity and capability- market sources:

Recommended Books:

1. Bank Lending, By: Institute of Bankers, Pakistan
2. Practice & Law of Banking, By: Siddiqui, Dr. Asrar. H
3. Commercial Bank Management, By: Sinkey