

Module Outline

Module Title:	Cross-boundary Banking Strategy and Management
QF Level:	HKQF Level 6
QF Credit:	30 credits for Postgraduate Diploma for Certified Banker (GBA and Cross-boundary Banking Management Stream) (30 contact hours and 3 examination hours)
Teaching/Training & Learning Activities:	Training Class
Pre-requisite:	N/A

Module Objective:

This module aims to develop candidates' ability in strategic planning for bank development at a cross-boundary level with an international mindset. Apart from comprehensive understanding on China Finance and other emerging fields to be considered for banking strategy development such as climate risk, sustainable finance and RMB internationalisation, candidates would be equipped with comprehensive knowledge in firm behaviours in Mainland and HK, international standard and practice in both retail and corporate banking development, and risk factoring for critical analysis to enhance their competency to formulate strategic planning and propose solutions for banking management.

Module Intended Outcome (MIO) & Unit of Competencies (UoCs)

Upon completion of the module, learners should be able to:

MIO1:	Analyse firm behaviour in Mainland and propose justified solutions and recommendations on organization and management for banks	107403L6 107404L6 107511L6
MIO2:	Analyse critically the risk factors in both Mainland banking and international banking and consolidate for strategic development	109520L6 109532L6/107549L6 109538L6/107555L6
MIO3:	Apply the knowledge of climate risk and sustainable finance in relation to bank strategy	109598L6/107609L6
MIO4:	Evaluate the feasibility of incorporating international standard into China banking, and consolidate evolving trends on future development of China banking	
MIO5:	Formulate strategic planning for retail and corporate banking and propose solutions on both organisation and people development and management	

Assessment Activity

Type of Assessment Activity	MIOs	Weighting (%)
Examination	MIO 1-4	100

Examination Format and Duration

Time allowed: 3 hours

The examination consists of essay-type questions (learners should answer 4 out of 5 questions)

Pass mark for this module is 50%

Syllabus

Chapter 1: China Finance	
1.1	Major regulators in China
1.2	Major players in commercial banking and investment banking in China
1.3	China Corporate Structure
1.4	Credit underwriting in China
1.5	RMB Internationalisation
1.6	Digital currency market and development in China
Chapter 2: Capital Raising and Funding Channels in Mainland and Hong Kong	
2.1	Onshore and Offshore Capital Raising / Funding Channels for Corporates / Financial Institutions in China
2.2	Overview of investment banking sector in Mainland and Hong Kong
2.3	Equity capital markets in Mainland and Hong Kong
2.4	Debt capital markets in Mainland and Hong Kong
Chapter 3: Sustainable Finance	
3.1	Green loans and sustainability-linked loans
3.2	Green bonds and sustainable bonds
3.3	Client engagement strategy in ESG transition
3.4	Strategic collaboration with service providers
3.5	Emergence of Blue Finance
Chapter 4: Climate-related Risk Management	
4.1	Climate risk challenges for the banking industry
4.2	Measuring climate risks
4.3	Climate risk regulatory oversight
Chapter 5: Managing Organisation and People	
5.1	Organisational Management in Banking globally and in China
5.2	Objective setting and performance review globally and in China
5.3	Bank professional compensation practice globally and in China
5.4	Bank behaviour in China

Chapter 6: Risk management in Mainland banking and international banking	
6.1	Credit risk management regulation and practice globally and in China
6.2	Market risk management regulation and practice globally and in China
6.3	Operational risk management regulation and practice globally and in China
6.4	Reputation risk management regulation and practice globally and in China
Chapter 7: International Bank Capital and AML Standard and Practice	
7.1	Central bank supervision
7.2	Basel III and its integration in International Banking and or China Banking
7.3	Anti-money laundering, KYC and Sanction Monitoring
Chapter 8: Strategic Development in Corporate and Investment Banking	
8.1	Digitalization and Transformation
8.2	SWOT on Cross-boundary business
8.3	Belt and Road
8.4	Emerging of future banking era for International Banking and or China Banking
Chapter 9: Practical cases in Mainland Banking and Finance (To be further updated*)	
9.1	One green finance case
9.2	One international bank in Mainland
9.3	One Chinese bank in Hong Kong
9.4	One Chinese corporate going global (overseas investment)
	(*cases related to strategic decision making will be continuously sourced and integrated)

Essential Readings:

For the whole module:

- HKIB: Study Guide – Cross-boundary Banking Strategy and Management

Supplementary Readings (will be consistently updated):

1. Books and journal articles:

- a. HE, Weiping. (2014). *Banking Regulation in China*. Palgrave Macmillan.
- b. Princeton University Press: *The Handbook of China's Financial System*. (2020).
- c. *Financial Services Marketing: An International Guide to Principles and Practice*. (2018).
- d. Kogan Page: *Climate Change Enterprise Risk Management: A Practical Guide to Reaching Net Zero Goals*. (2022).
- e. Wiley: *Bank Management*. (2014).
- f. Crook, J.M., Hei, D. & Stacey, G. *The International Stem Cell Banking Initiative*

- (ISCBI): raising standards to bank on. *In Vitro Cell.Dev.Biol.-Animal* 46, 169–172 (2010).
- g. Financial Cooperation and Regulation Along the Belt and Road. (2024).
 - h. Pervez, A., Mansour, N., Bansal, R. (2022). A Study on the Implementation of International Banking Standards by BCBS with Special Reference to Basel III Norms in Emerging Economies: Review of Empirical Literature. In: Alareeni, B., Hamdan, A. (eds) *Artificial Intelligence and COVID Effect on Accounting. Accounting, Finance, Sustainability, Governance & Fraud: Theory and Application*. Springer, Singapore. https://doi.org/10.1007/978-981-19-1036-4_10
 - i. The Impact of Digital Transformation and FinTech on the Finance Professional
 - j. Guibaud, Sophie. (2016). How to develop a profitable, customer-focused digital banking strategy: Open banking services and developer-friendly APIs. *Journal of Digital Banking*
 - k. "The effects of economic, environmentally and socially related SDGs strategies of banking institutions on their customers' behavior":
<https://doi.org/10.1016/j.wds.2023.100051>
 - l. Green banking: a strategy for attainment of UN-Sustainable Development Goals 2030 Syed Asim Ali Bukhari, Fathyah Hashim and Azlan Amran. Published Online: October 26, 2022 pp 13-31. <https://doi.org/10.1504/IJESD.2023.127419>
2. Research papers:
- a. ICC: International Standard Banking Practice – English. (2023).
 - b. ALPMA: Green Loan Principle. (2023).
 - c. ICMA: Green Bond Principles. (2022).
 - d. "Fintech Developments in the Greater Bay Area" by PwC. (2018).
3. Reports and Online Resources:
- a. Reports and online resources: Law of the People's Republic of China on The People's Bank of China
<http://www.pbc.gov.cn/english/130733/2941519/2015082610501049304.pdf>
 - b. Monetary Policy Transmission and Policy Coordination in China
<https://www.imf.org/-/media/Files/Publications/WP/2022/English/wpiea2022074-print-pdf.ashx>
 - c. UOB China Annual Report. (2022).
 - d. Basel III study.
<https://www.weil.com/~media/files/pdfs/Basel III May 2011.pdf>
 - e. "RMB Internationalization: Progress, Challenges, and Prospects" - International Monetary Fund (IMF) Working Paper
 - f. Hong Kong Monetary Authority (HKMA) - Official Website

g. People's Bank of China (PBOC) - Official Website

4. Regulatory documents:

- a. HKMA: Risk Management Framework Supervisory Policy Manual. (2017).
- b. Basel III: A global regulatory framework for more resilient banks and banking systems. <https://www.bis.org/publ/bcbs189.pdf>
- c. 中国人民银行 中国银行保险监督管理委员会 中国证券监督管理委员会 国家外汇管理局关于金融支持粤港澳大湾区建设的意见 -银发〔2020〕95号
[\[LINK\]](#)
- d. 中国人民银行 银保监会 证监会 外汇局 广东省人民政府 关于金融支持前海深港现代服务业合作区全面深化改革开放的意见 -银发〔2023〕42号- 2023年02月23日 [\[LINK\]](#)