

**PROGRAMME SPECIFICATION**

<b>1</b>	<b>Awarding Institution</b>	Newcastle University
<b>2</b>	<b>Teaching Institution</b>	Newcastle University
<b>3</b>	<b>Final Award</b>	MSc
<b>4</b>	<b>Programme Title</b>	Banking and Finance
<b>5</b>	<b>UCAS/Programme Code</b>	5148F
<b>6</b>	<b>Programme Accreditation</b>	N/A
<b>7</b>	<b>QAA Subject Benchmark(s)</b>	N/A
<b>8</b>	<b>FHEQ Level</b>	7
<b>9</b>	<b>Date written/revised</b>	May 2009

**10 Programme Aims**

To provide learning opportunities which enable course participants to acquire the following:-

1 The capability to understand and analyse the operations of banks, their role in international financial markets, and the behaviour of international financial markets, with a view to employment in this area.

2 The knowledge, understanding, skills and attributes required for analysing the management of individual, company and country risk in the banking sector, with a view to employment in this area.

3 The ability to apply the knowledge, skills and understanding gained on the programme to a specific empirical focus within an individual project or dissertation.

4 The skills necessary to successfully enhance their CPD activity, self-directed learning, or pursue further postgraduate study.

To contribute to the University's objectives by increasing the number of graduate students and enhancing their key skills and employability, diversifying the teaching portfolio and developing alternative modes of delivery, and responding to the CPD agenda.

To provide a qualification which fully meets the learning outcomes at Level M in the national qualifications framework.

To provide a programme that conforms to University policies and QAA Codes of Practice.

**11 Learning Outcomes**

The programme provides opportunities for students to develop and demonstrate knowledge and understanding, qualities, skills and other attributes in the following areas. The programme outcomes have references to the benchmark statements for (subject) (X).

**Knowledge and Understanding**

On completing the programme students should:

The programme provides opportunities for the students to develop and demonstrate:

A1 An advanced understanding of the role of banks in a modern economy.

A2 An advanced understanding of the operation and behaviour of banks, financial markets and investors.

A3 An advanced understanding of current research and scholarship on banking and finance theory.

A4 An advanced understanding of empirical modelling techniques.

<b>Teaching and Learning Methods</b>
<p>The primary means of imparting knowledge and understanding is a combination of lectures (A1-4), a variety of different seminar modes (A1-4), supervision in the development of project proposals (A1-4), and tutorial supervision of a dissertation (A1-4). Each seminar mode is interactive and student-focused, including discussion of taught and read material (A1-4), individual and group projects (A1, A2, A4), and practical projects (A1, A2, A4).</p> <p>As this will be essentially a conversion programme there will be a heavy emphasis on the taught components, however throughout the taught components of the course, students are encouraged and expected to engage in independent reading and are supported in this by the provision of extensive and prioritised reading lists.</p> <p>Students are enabled to learn through their active participation in the different modes of course seminar (A1-4), group project work (A1, A2, A4), and through the supervision given to individual project work (A1, A2, A4).</p>
<b>Assessment Strategy</b>
<p>Knowledge and understanding are assessed by a range of approaches, chosen to accurately assess student capabilities. These comprise essays (A1, A2, A4), individual and group project reports (A1, A2, A4), a literature review and research proposal (A1, A2, A4), individual presentations (A1, A2), and formal seen and unseen exams (A1-4). Some, or all, of A1-4 (depending upon the topic), but especially A3, are also assessed by means of a dissertation.</p>
<b>Intellectual Skills</b>
<p>On completing the programme students should be able to:  The programme provides opportunities for the students to develop and demonstrate:</p> <p>B1. The ability to critically engage with contemporary debates on important issues related to the operation of banks and financial markets.</p> <p>B2. The ability to critically engage with contemporary debates on the role of empirical research on the efficiency of banks and financial markets.</p> <p>B3. The ability to critically evaluate current research and scholarship on banking and finance theory.</p> <p>B4. The ability to deal with complex issues both systematically and analytically, and to use the analysis to make sound judgements.</p>
<b>Teaching and Learning Methods</b>
<p>Cognitive skills are developed through seminar discussion groups (B1-4), short individual projects (B1, B2, B4), and group projects (B1-4).</p> <p>All the cognitive skills (B1-4) are exercised significantly at an advanced level during the preparation and execution of the dissertation, supported by the module <i>Research Methods</i>, and tutorial supervision for individual students.</p>
<b>Assessment Strategy</b>
<p>Cognitive skills are assessed using essays (B1, B2, B4), exams (B1-4), a literature review and research project proposal for <i>Research Methods</i> (B1-3), individual short project reports (B1-4), short group reports (B1-4), and individual audio-visual presentations with accompanying notes (B3, B4). Some, or all, of B1-4 (depending upon the topic) are also examined by means of an extended individual project or dissertation.</p>

### **Practical Skills**

On completing the programme students should be able to:

The programme provides opportunities for the students to develop and demonstrate:

C1. The ability to deploy the main analytical techniques in the area of banking and finance and an advanced capability with some of these techniques.

C2. The ability to critically assess the quality of the analytical data generated by these techniques, and to synthesise and present relevant data, conclusions and recommendations to both specialist and non-specialist audiences

C3. The ability to apply, with originality and creativity, the knowledge, skills and understanding gained on the programme to complex issues within the finance and related industries.

### **Teaching and Learning Methods**

Subject specific and practical skills are taught through lectures and seminars (C1-4), supervision of the development of individual and group projects (C4). Apart from the lectures, all of these teaching methods are also designed to further enable student learning and to complement their independent study and group-work. Such learning is reinforced and further developed as students apply their new skills in their dissertation (C1-4) under the guidance of their supervisor.

### **Assessment Strategy**

Subject specific and practical skills are assessed by means of short individual project reports (C1, C2), short group project reports (C1-4), individual audio-visual presentations with accompanying notes (C2), essays (C1, C2), exams (C1, C2), and the literature review and project proposal for *Research Methods* (C2, C4). Some, or all, of C1-4 (depending upon the topic) are also examined by means of a dissertation. A feature of the programme is the use of mid-term assessments to permit the students to receive early feedback on their progress.

### **Transferable/Key Skills**

On completing the programme students should be able to:

The programme provides opportunities for the students to develop and demonstrate the following key skills:-

D1. The ability to communicate clearly and concisely to both specialist and non-specialist audiences using written, verbal and audio-visual channels.

D2. The ability to exercise responsibility and leadership in group projects.

D3. The ability to appropriately use library and information sources, and IT resources and applications.

D4. The ability to organise and prioritise work activities and manage time effectively.

The ability to work independently and in groups with professional responsibility, creative initiative and originality.

### **Teaching and Learning Methods**

A Knowledge and understanding

The primary means of imparting knowledge and understanding is a combination of lectures (A1-4), a variety of different seminar modes (A1-4), supervision in the development of project proposals (A1-4), and tutorial supervision of a dissertation (A1-4). Each seminar mode is interactive and student-focused, including discussion of taught and read material (A1-4), individual and group projects (A1, A2, A4), and practical projects (A1, A2, A4).

As this will be essentially a conversion programme there will be a heavy emphasis on the taught components, however throughout the taught components of the course, students are encouraged and expected to engage in independent reading and are supported in this by the provision of extensive and prioritised reading lists.

Students are enabled to learn through their active participation in the different modes of course seminar (A1-4), group project work (A1, A2, A4), and through the supervision given to individual project work (A1, A2, A4).

**B Cognitive skills**

Cognitive skills are developed through seminar discussion groups (B1-4), short individual projects (B1, B2, B4), and group projects (B1-4). All the cognitive skills (B1-4) are exercised significantly at an advanced level during the preparation and execution of the dissertation, supported by the module *Research Methods*, and tutorial supervision for individual students.

**C Subject-specific/professional skills**

Subject specific and practical skills are taught through lectures and seminars (C1-4), supervision of the development of individual and group projects (C4). Apart from the lectures, all of these teaching methods are also designed to further enable student learning and to complement their independent study and group-work. Such learning is reinforced and further developed as students apply their new skills in their dissertation (C1-4) under the guidance of their supervisor.

**D Key (transferable) skills**

Some key skills are formally taught in the specific *Research Methods* (D1-D3). They are also taught informally as an additional outcome of those teaching methods focused on group-work (D3-4), and the preparation of short Briefings (D1, D2). To promote learning, students are encouraged to acquire, develop and utilise key skills in seminars involving individual and group projects – with both audio-visual presentations and written reports (D1, D3, D4) – and individual and group projects requiring information search, analysis and interpretation (D2, D3). Planning, organisation and prioritisation and effective time management (D3) are promoted by means of a strictly enforced coursework submission timetable. Opportunities for the students to develop key skills exist in each of the components of the dissertation and associated supervision: identification of issue and construction of research plan (D4), literature review and method development (D2, D4), primary and secondary research (D1-4) and analysis and final write-up (D1-4)

**Assessment Strategy**

**A Knowledge and understanding**

Knowledge and understanding are assessed by a range of approaches, chosen to accurately assess student capabilities. These comprise essays (A1, A2, A4), individual and group project reports (A1, A2, A4), a literature review and research proposal (A1, A2, A4), individual presentations (A1, A2), and formal seen and unseen exams (A1-4). Some, or all, of A1-4 (depending upon the topic), but especially A3, are also assessed by means of a dissertation.

**B Cognitive skills**

Cognitive skills are assessed using essays (B1, B2, B4), exams (B1-4), a literature review and research project proposal for the *Research Methods* course (B1-3), individual short project reports (B1-4), short group reports (B1-4), and individual audio-visual presentations with accompanying notes (B3, B4). Some, or all, of B1-4 (depending upon the topic) are also examined by means of an extended individual project or dissertation.

**C Subject-specific/professional skills**

Subject specific and practical skills are assessed by means of short individual project reports (C1, C2), short group project reports (C1-4), individual audio-visual presentations with accompanying notes (C2), essays (C1, B2), exams (C1, C2), and the literature review and project proposal for *Research Methods* (C2, C4). Some, or all, of C1-4 (depending upon the

topic) are also examined by means of a dissertation. A feature of the programme is the use of mid-term assessments to permit the students to receive early feedback on their progress.

#### D Key (transferable) skills

Key skills are not independently assessed. However, all the key skills (D1-4) are indirectly assessed by the main modes of coursework utilised to assess the other learning outcomes (A-C inclusive) (essays, exams, short briefings, individual and group project reports, individual presentations, the literature review and project proposal). Some, or all, of D1-4 (depending upon the topic) are also assessed by means of a dissertation

## **12 Programme Curriculum, Structure and Features**

### **Basic structure of the programme**

See the Programme Regs.

### **Key features of the programme (including what makes the programme distinctive)**

The Business School's MSc Banking and Finance programme builds on the School's established strengths in economics and finance and has been created in response to the increased growth of the financial services sector. Worldwide growth in the sector has furthered the demand for students with specialist skills and competencies in banking and finance. Closely related to the School's MSc Finance programme, the Banking and Finance degree features a greater number of compulsory modules in central, retail and investment banking. The programme is particularly aimed at those interested in pursuing a career in

- investment banking
- central banking
- retail banking
- financial research
- financial trading

The program has many distinctive features including a mix of compulsory and optional modules, and a supervised dissertation.

### **Programme regulations (link to on-line version)**

<http://www.ncl.ac.uk/regulations/>  
<http://www.ncl.ac.uk/regulations/programme/2009-2010/documents/BankingandFinanceMSc.pdf>

## **13 Criteria for admission**

### *Entry qualifications*

A first degree at second class honours level or above from a UK University (or equivalent from a non-UK institution). Applicants whose first language is not English will require a minimum of IELTS 6.5 or equivalent. Pre-sessional courses and tests in English Language are provided by the University if required and successful completion of these may be a condition of entry.

### *Admissions policy/selection tools*

Offers of places are made to suitably qualified candidates following an assessment of applicants' application forms and are conditional upon applicants achieving a minimum of a

2nd class honours degree or overseas equivalent (if they do not hold such a degree at the time of assessment); supplying evidence of mathematical education; and satisfactory references.

#### *Non-standard Entry Requirements*

Applicants who hold non-standard qualifications, and/or have an appropriate level of relevant experience, will be encouraged to apply and considered on an individual basis.

#### *Additional Requirements*

#### *Level of English Language capability*

Applicants for whom English is not a first language must provide evidence of a satisfactory command of English by means of a TOEFL score of 575 or greater, or by an IELTS score of 6.5 or greater.

### **14 Support for Student Learning**

#### *Induction*

During the first week of the first semester students attend an induction programme. New students will be given a general introduction to University life and the University's principle support services and general information about the School and their programme, as described in the Degree Programme Handbook. New and continuing students will be given detailed programme information and the timetable of lectures/practicals/labs/ tutorials/etc. The International Office offers an additional induction programme for overseas students (see [http://www.ncl.ac.uk/international/coming\\_to\\_newcastle/orientation.phtml](http://www.ncl.ac.uk/international/coming_to_newcastle/orientation.phtml))

The Business School provides formal induction sessions to all new postgraduates covering the organisation of postgraduate affairs, the research groupings in the School, research facilities in the School and University, and the rights and responsibilities of postgraduates. Induction meetings will be led by the Director of Postgraduate Studies and MSc Degree Programme Director, and will also serve to introduce the students to each other and to the idea of a multi-disciplinary learning environment.

#### *Study skills support*

Students will learn a range of Personal Transferable Skills, including Study Skills, as outlined in the Programme Specification. Some of this material, e.g. time management is covered in the appropriate Induction Programme. Students are explicitly tutored on their approach to both group and individual projects.

Support is provided through a range of sources including Personal Tutors in the School, a Supervisor for the individual extended project, the School Liaison Librarian, and School computing and technical services.

#### *Academic support*

The initial point of contact for a student is with a lecturer or module leader, or their tutor (see below) for more generic issues. Thereafter the Degree Programme Director or Head of School may be consulted. Issues relating to the programme may be raised at the Staff-Student Committee, and/or at the Board of Studies.

The MSc Degree Programme Director will be responsible for the administration and management of the course. This responsibility will include ensuring coherence and continuity within the delivered modules. The Degree Programme Director will be available to all student for advice and discussion of any academic issues arising. All School module leaders will be available for advice and discussions of academic issues arising. Full specification and detail of the MSc Programme will be set out in the Degree Programme Handbook.

Under the tutor system, each student will be allocated a specific member of staff for academic advice and guidance. Formal meetings will be held each semester and students will have personal and e-mail access to a Tutor. All postgraduates are provided with the Postgraduate Handbook on entry into the School that provides information and guidance on a range of academic issues.

Each student will be assigned a Supervisor to provide personal supervision and guidance on the conduct of the individual extended project, and the resultant report.

#### *Pastoral support*

All students are assigned a personal tutor whose responsibility is to monitor the academic performance and overall well-being of their tutees. Details of the personal tutor system can be found at <http://www.ncl.ac.uk/undergraduate/support/tutor.phtml>

In addition the University offers a range of support services, including the Student Advice Centre, the Counselling and Wellbeing team, the Mature Student Support Officer, and a Childcare Support Officer, see <http://www.ncl.ac.uk/undergraduate/support/welfare.phtml>

Under the tutor system, each student will be allocated a specific member of staff for pastoral advice and guidance. Formal meetings will be held each semester and students will have personal and e-mail access to a Tutor. All postgraduates are provided with the Postgraduate Handbook on entry into the School that provides information and guidance on a range of pastoral issues.

The MSc Degree Programme Director will be available to all students for advice and discussion of any pastoral issues arising.

The Business School has a recently refurbished and spacious Postgraduate Common Room on the 2<sup>nd</sup> floor of the Armstrong Building, which is well-used by both taught postgraduate students and PhD students. It has comfortable chairs, kitchen facilities for refreshments (staffed by a full time assistant), and the room can be used by the students for social, as well as self-organised academic events such as reading groups.

In addition to tutorial assistance the University also runs a Counselling Service. This service exists for students who wish to discuss and explore any personal concerns that are causing them difficulty. Counsellors are available to see students every weekday.

#### *Support for students with disabilities*

The University's Disability Support Service provides help and advice for disabled students at the University - and those thinking of coming to Newcastle. It provides individuals with: advice about the University's facilities, services and the accessibility of campus; details about the technical support available; guidance in study skills and advice on financial support arrangements; a resources room with equipment and software to assist students in their studies. For further details see <http://www.ncl.ac.uk/disability-support/>

All of the School's dedicated teaching rooms are wheelchair-accessible, as is the Postgraduate Common Room, and there is access to purpose-built toilets. Any further special needs will be accommodated by those delivering the course modules.

The University Language Centre provides many useful facilities in support of students whose first language is not English, and the University Disability Unit offers advice, guidance and support for students with disabilities and specific learning difficulties (e.g. Dyslexia). The unit is headed by the Disability Officer and has a Dyslexia Advisor, Co-ordinator for deaf students and a Technical Support Advisor. The unit has a technical resources room with specialist equipment for the use of students and for assessment purposes.

#### *Learning resources*

The University's main learning resources are provided by the Robinson and Walton Libraries (for books, journals, online resources), and Information Systems and Services, which supports campus-wide computing facilities, see

<http://www.ncl.ac.uk/undergraduate/support/acfacilities.phtml>

All new students whose first language is not English are required to take an English Language test in the Language Centre. Where appropriate, in-session language training can be provided. The Language Centre houses a range of resources for learning other languages which may be particularly appropriate for those interested in an Erasmus exchange. See <http://www.ncl.ac.uk/undergraduate/support/facilities/langcen.phtml>

All students have access to the Blackboard Managed Learning Environment, and all taught modules will have a Blackboard area providing electronic access to all teaching materials, extensive further resources, communication with students on that module, and links to relevant web-sites.

The School has a shared computing facility located on the second floor of the Armstrong Building which is used for teaching purposes and by students working individually on projects and essays. The computer network runs standard word processing, spreadsheet and statistical packages as well as offering access to the Internet. Comprehensive instruction in the use of the computing facilities is given through workshops. All University Computing Service clusters are open to postgraduates.

All postgraduate students in the school can obtain a limited number of free photocopying vouchers for use in the Robinson Library. This library provides an extensive range of appropriate books and journals and the Business School has its own specialist information and library holdings relevant to the course content.

## **15 Methods for evaluating and improving the quality and standards of teaching and learning**

### *Module reviews*

All modules are subject to review by questionnaires which are considered by the Board of Studies. Changes to, or the introduction of new, modules are considered at the School Teaching and Learning Committee and at the Board of Studies. Student opinion is sought at the Staff-Student Committee and/or the Board of Studies. New modules and major changes to existing modules are subject to approval by the Faculty Teaching and Learning Committee.

### *Programme reviews*

The Board of Studies conducts an Annual Monitoring and Review of the degree programme and reports to Faculty Teaching and Learning Committee.

### *External Examiner reports*

External Examiner reports are considered by the Board of Studies. The Board responds to these reports through Faculty Teaching and Learning Committee. External Examiner reports are shared with institutional student representatives, through the Staff-Student Committee.

### *Student evaluations*

All modules, and the degree programme, are subject to review by student questionnaires. Informal student evaluation is also obtained at the Staff-Student Committee, and the Board of Studies. The National Student Survey is sent out every year to final-year undergraduate students, and consists of a set of questions seeking the students' views on the quality of the learning and teaching in their HEIs. Further information is at [www.thestudentsurvey.com/](http://www.thestudentsurvey.com/) With reference to the outcomes of the NSS and institutional student satisfaction surveys actions are taken at all appropriate levels by the institution.

### *Mechanisms for gaining student feedback*

Feedback is channelled via the Staff-Student Committee and the Board of Studies.

### *Faculty and University Review Mechanisms*

The programme is subject to the University's Internal Subject Review process, see



[http://www.ncl.ac.uk/agss/qsh/internal\\_subject\\_review/index.php](http://www.ncl.ac.uk/agss/qsh/internal_subject_review/index.php)

*Accreditation reports*

*Additional mechanisms*

*Mechanisms for review and evaluation of teaching, learning, assessment, the curriculum and output standards*

- Student questionnaires issued to all students on the degree programme.
- Module feedback questionnaires
- Annual monitoring and review.
- Peer observation of teaching
- Internal subject review
- External examiners reports
- Annual module review
- Annual review of progression rates, degree classes achieved, graduate employment statistics

*Mechanisms for gaining student feedback on the quality of teaching and their learning experience*

- Staff Student Committee
- Student representation on Board of Studies
- Student evaluation questionnaire

*Committees Responsible for Monitoring and Evaluating Quality and Standards*

- Board of Studies
- Staff Student Committee
- Faculty Teaching and Learning Committee
- University Teaching and Learning Committee
- Examination Boards

The output from the review and evaluation process are fed into the various committees responsible for monitoring and evaluation. The MSc DPD is a member of each committee and Board and will ensure that any issues raised are considered and appropriate action is taken.

## **16 Regulation of assessment**

*Pass mark*

The pass mark is 50 (Postgraduate programmes)

*Course requirements*

Progression is subject to the University's Masters Degree Progress Regulations, Taught and Research (<http://www.ncl.ac.uk/calendar/university.regs/tpmdepr.pdf>) and Examination Conventions for Taught Masters Degrees (<http://www.ncl.ac.uk/calendar/university.regs/tpmdeprexamconv.pdf>). Limited compensation up to 40 credits of the taught element and down to a mark of 40 is possible and there are reassessment opportunities, with certain restrictions.

The University employs a common marking scheme, which is specified in the Taught Postgraduate Examination Conventions, namely:

**Summary description applicable to postgraduate Masters programmes**

**Summary description applicable to postgraduate Certificate and Diploma programmes**

<50

Fail

<50

Fail

50-59	Pass	50 or above	Pass
60-69	Pass with Merit		
70 or above	Pass with Distinction		

*Role of the External Examiner*

An External Examiner, a distinguished member of the subject community, is appointed by Faculty Teaching and Learning Committee, after recommendation from the Board of Studies.

The External Examiner is expected to:

- See and approve examination papers
- Moderate examination and coursework marking
- Attend the Board of Examiners
- Report to the University on the standards of the programme

An external examiner will be appointed by FTC to oversee the degree and its constituent modules, and provide guidance on content and standards. He/she will attend the June Board of Examiners and will be concerned with acting as a moderator, and reporting to the University on the maintenance and comparability of standards of the MSc programme.

In addition, information relating to the programme is provided in:

The University Prospectus (see <http://www.ncl.ac.uk/undergraduate/>)

The School Brochure (contact [enquiries@ncl.ac.uk](mailto:enquiries@ncl.ac.uk))

The University Regulations (see <http://www.ncl.ac.uk/calendar/university.regs/>)

The Degree Programme Handbook

Please note. This specification provides a concise summary of the main features of the programme and of the learning outcomes that a typical student might reasonably be expected to achieve if she/he takes full advantage of the learning opportunities provided. The accuracy of the information contained is reviewed by the University and may be checked by the Quality Assurance Agency for Higher Education.

**MSc Banking and Finance**  
**Mapping of Intended Learning Outcomes onto Curriculum/Modules**

<b>Intended Learning Outcome</b>	<b>Module codes (Comp/Core in Bold)</b>
A1	<b>NBS8204, NBS8203, NBS8020</b> , NBS8218, NBS8219, NBS8015, NBS8200, NBS8201, NBS8018, NBS8248.
A2	<b>NBS8019, NBS8202, NBS8204, NBS8203, NBS8020</b> , NBS8218, NBS8219, NBS8015, NBS8200, NBS8201, NBS8018, NBS8248.
A3	<b>NBS8019, NBS8202, NBS8204, NBS8203, NBS8020</b> , NBS8015, NBS8200, NBS8201, NBS8018, NBS8248.
A4	<b>NBS8202, NBS8204, NBS8203, NBS8020</b> , NBS8200, NBS8201, NBS8018.
B1	<b>NBS8017, NBS8019, NBS8202, NBS8204, NBS8203 NBS8020</b> , NBS8218, NBS8219, NBS8015, NBS8200, NBS8201, NBS8018, NBS8248.
B2	<b>NBS8017, NBS8019, NBS8202, NBS8204, NBS8203 NBS8020</b> , NBS8200, NBS8201, NBS8018, NBS8248.
B3	<b>NBS8017, NBS8019, NBS8202, NBS8204, NBS8203 NBS8020</b> , NBS8015, NBS8200, NBS8201, NBS8018, NBS8248.
C1	<b>NBS8017, NBS8019, NBS8202, NBS8204, NBS8203, NBS8020</b> , NBS8218, NBS8219, NBS8015, NBS8200, NBS8201, NBS8018, NBS8248.
C2	<b>NBS8017, NBS8019, NBS8202, NBS8204, NBS8203 NBS8020</b> , NBS8015, NBS8200, NBS8201, NBS8018, NBS8248.
C3	<b>NBS8017, NBS8019, NBS8202, NBS8204, NBS8203 NBS8020</b> , NBS8015, NBS8200, NBS8201, NBS8018, NBS8248.
C4	<b>NBS8017, NBS8019, NBS8202, NBS8204, NBS8203 NBS8020</b> , NBS8015, NBS8200, NBS8201, NBS8018, NBS8248.
D1	<b>NBS8017, NBS8019, NBS8202, NBS8204, NBS8203 NBS8020</b> , NBS8218, NBS8219, NBS8015, NBS8200, NBS8201, NBS8018, NBS8248.
D2	<b>NBS8019</b> , NBS8018, NBS8200, NBS8218, NBS8219, NBS8248
D3	<b>NBS8017, NBS8019, NBS8202, NBS8204, NBS8203 NBS8020</b> , NBS8218, NBS8219, NBS8015, NBS8200, NBS8201, NBS8018, NBS8248.
D4	<b>NBS8017, NBS8019, NBS8202, NBS8204, NBS8203 NBS8020</b> , NBS8218, NBS8219, NBS8015, NBS8200, NBS8201, NBS8018, NBS8248.