

UNIUNEA EUROPEANĂ



GUVERNUL ROMÂNIEI

Fondul Social European  
POSDRU 2007-2013Instrumente Structurale  
2007-2013MINISTERUL  
EDUCAȚIEI  
NAȚIONALE

OPSDRU

UNIVERSITATEA DE VEST  
DIN TIMIȘOARA

Investește în oameni!

Proiect cofinanțat din Fondul Social European prin Programul Operațional Sectorial Dezvoltarea Resurselor Umane 2007- 2013

## COURSE SYLLABUS

### 1. Information about the programme:

1.1 Institution of higher education	WEST UNIVERSITY OF TIMISOARA
1.2 Faculty / Department	FACULTY OF ECONOMICS AND BUSINESS ADMINISTRATION
1.3 Department of	FINANCE
1.4 Area of study	FINANCE
1.5 Level of studies	BACHELOR STUDIES
1.6 Training / qualification	FINANCE AND BANKING

### 2. Discipline data:

2.1 Course title	<b>BANK MANAGEMENT FB1FB3103</b>						
2.2 Course titular	Associate Professor HETEȘ GAVRA Roxana PhD						
2.3 Workshop activities titular	Economist AVRAM Alexandru PhD						
2.4 Year of study	III	2.5 Semester	1	2.6 Type of assessment	Ex	2.7 Type of subject matter	Md

### 3. Total estimated time (hours of teaching per semester):

3.1 Number of hours per week	4	3.2 course	2	3.3 workshops	2
3.4 Total hours in the curriculum	56	3.5 course	28	3.6 workshops	28
<b>Distribution of time:</b>					<b>hours</b>
Study based on Instructions, course materials, bibliography and notes					45
Additional documentation library, specialized electronic platforms / field					20
Training seminars / laboratories, homework, essays, portfolios and essays					25
Tutoring					
Examinations					4
Other activities.....					
<b>3.7 Total hours of private study</b>		<b>94</b>			
<b>3.8 Total hours per semester</b>		<b>150</b>			



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#### 3.9 Number of credits

6

#### 4. Prerequisites (where applicable)

4.1 of curriculum	<ul style="list-style-type: none"> <li>Banking operations, Financial management of the company, Monetary economics;</li> </ul>
4.2 of skills	<ul style="list-style-type: none"> <li>Appropriate use of financial and monetary concepts, theories, methods and instruments for understanding how to run the activity of banking management;</li> </ul>

#### 5. Conditions (where applicable)

5.1 of the course	<ul style="list-style-type: none"> <li>Materials: video-projector.</li> <li>Students' attendance for the course activities –50%.</li> </ul>
5.2 to lead seminar / laboratory	<ul style="list-style-type: none"> <li>Students' attendance for the seminar activities –70%.</li> </ul>

#### 6. Specific skills acquired

Professional skills	<b>C6 Applying financial decisions in public and private entities / organizations:</b> <ul style="list-style-type: none"> <li>C6.1 Description of financial decisions</li> <li>C6.2 Explaining the financial decisions to implement</li> </ul>
	<b>ABILITIES</b> <ul style="list-style-type: none"> <li>C6.3 To apply financial decisions using specific knowledge, methods and techniques</li> <li>C6.4 To evaluate the quality of financial decision making</li> <li>C6.5 Writing a paper to analyze the financial decision making process</li> </ul>

#### 7. Course objectives (based on the grid of the skills acquired)

7.1 The overall objective of discipline	To enable participants to acquire theoretical and practical knowledge on the coordination of all types of resources available to a bank and framework to formulate specific policies and strategies in order to achieve its primary objective, making profit.
7.2 The specific objectives	<ul style="list-style-type: none"> <li>Proper understanding of the functioning of the banking mechanisms;</li> <li>Role of management in obtaining bank performance;</li> <li>Highlighting principles and concrete steps in resource management and investment banking;</li> <li>Highlighting influence on the efficiency of resources and investment banks;</li> </ul>



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	<ul style="list-style-type: none"> <li>Addressing specific types of risks and development process safeguards / risk prevention;</li> <li>Address the interrelationship between profit and risk</li> <li>Training and development of practical skills necessary for the proper conduct of banking operations specific debates and case studies on lending and deposit;</li> <li>Debates on liquidity and capital adequacy policy;</li> <li>Discussions and case studies on measuring and evaluating different types of risks;</li> </ul>
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## 8. Contents

8.1 Course	Teaching methods	Comments
1. An overview to banking and financial services industry	<i>Debate</i> The framework of business institutions providing financial services, the position and role of the banks.	Week 1: 2 hours
2. Banking informational system	<i>Debate</i> Information flow and decision-making in banks activity	Week 2: 2 hours
3. The main coordinates of management activities for banking institutions	<i>Debate</i> Highlighting general framework of organization and conducting the management in banking companies	Week 3: 2 hours
4. Policies and strategies for resource management of a bank	<i>Debate</i> Highlighting specific dimension of resource management activities of a banking company, in terms of fund's sources of origin	Week 4: 2 hours
5. Managing the investment portfolio of a bank. General aspects of lending	<i>Debate</i> Highlighting specific dimension of business management in investment banking, focusing on specific investment activity, lending activity	Week 5: 2 hours
6. Managing the investment portfolio of a bank. Corporate lending policy	<i>Debate</i> Approach of defining elements in the design and implementation of corporate credit policy	Week 6: 2 hours
7. Managing the investment portfolio of a bank. Retail lending policy	<i>Debate</i> Approach of defining elements in the design and implementation of retail credit policy	Week 7: 2 hours
8. General framework of risk management in banking	<i>Debate</i> Highlighting specific dimension of management activity for risk events in banking.	Week 8: 2 hours



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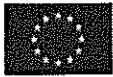
9. Management policies of the main categories of risk	<i>Debate</i> Targeted approach of the main categories of banking risks in terms of management policies, namely the framework design and implementation of measures to prevent / eliminate risks	Week 9: 2 hours
10. Prudential rules and regulations in banking sector	<i>Debate</i> Targeted approach of the main categories of functional prudential rules and regulations in the banking system: the application, role, boundaries, etc.	Week 10: 2 hours
11. Interest and interest rate management system	<i>Debate</i> Synthesize information on interest and its management in banking	Week 11: 2 hours
12. Planning in banking activity	<i>Debate</i> Highlighting the importance of the planning process in banking	Week 12: 2 hours
13. Measuring and evaluating the performance of banks' activities	<i>Debate</i> Addressing the business purpose in banking companies, in terms of achieving its primary objective	Week 13: 2 hours
14. International banking and the future of banking services	<i>Debate</i> Addressing the international dimension of banking and financial services industry	Week 14: 2 hours
<b>8.2. Seminar / lab</b>	<b>Teaching methods</b>	<b>Comments</b>
1. Key developments affecting banking service institutions	<i>Debate</i> Addressing categories of factors and developments in the market that may influence the effectiveness of banking activity.	Week 1: 2 hours
2. Integrated management processes	<i>Debate</i> Evaluation of strategic fundamentals, design and implementation of relational strategies in bank - customer relationship management	Week 2: 2 hours
3. Choosing among alternative types of resources	<i>Debate</i> Framework approach to develop and implement policies to attract bank resources.	Week 3: 2 hours
4. Credit analysis. Corporate clients	<i>Practical activities</i> Practical approach of the principles and steps underlying the decision to grant credit to a corporate	Week 4: 2 hours



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	client	Week 5: 2 hours
	<i>Practical activities</i>	Week 6: 2 hours
5. Credit analysis. Retail clients	Practical approach of the principles and steps underlying the decision to grant credit to a retail client	Week 7: 2 hours
	<i>Debate</i>	Week 8: 2 hours
6. Banks protection measures against risks	Analysis of risk events and the measures that can be implemented by banks to limit adverse effects	
	<i>Practical activities</i>	Week 9: 2 hours
7. The application of prudential rules and regulations: general framework	Practical approach to prudential rules based on case studies by calculating and assessing prudential indicators	Week 10: 2 hours
	<i>Practical activities</i>	Week 11: 2 hours
8. Interest rate management	The practical application of the methods of interest rate management and benchmarking results based on case studies	
	<i>Practical activities</i>	Week 12: 2 hours
9. Business plan in Banking	Designing and evaluating the importance of a coherent business plan for a bank.	
	<i>Practical activities</i>	Week 13: 2 hours
10. The impact of size on bank performance	Practical approach by analyzing case studies of the output of banking companies.	
	<i>Debate</i>	Week 14: 2 hours
11. Challenges for international banks on foreign markets	Approach to the banking and financial market liberalization: benefits and associated costs.	

### Bibliography:

1. Bessis, J., *Risk management in banking*, Chichester: John Wiley & Sons, 2007
2. Hempel, G., Coleman, A., *Bank management: text and cases*, New York: John Wiley & Sons, 2006
3. Matten, C., *Managing bank capital: capital allocation and performance measurement*, New York: John Wiley & Sons, 2008
4. Mullineux, A., Murinde, V., *Handbook of international banking*, Edward Elgar Publishing Ltd, UK, 2008
5. Rose, P., Hudgins, S., *Bank management & Financial Services*, McGraw-Hill International Edition, USA, 2010
6. Uyemura, D., Deventer, D., *Financial risk management in banking: the theory and application of asset and liability management*, New York: McGraw-Hill, 2007

### 9. Corroboration of the course contents with the epistemic expectations of the community representative, professional associations and representative employers of the programme itself.

- The course is in the curricula of universities and faculties in Romania;
- Course content is consistent with the expectations/requirements of the finance and banking representative companies/employers.

### 10. Evaluation:



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Type of activity	10.1 Evaluation criteria	10.2 Evaluation methods	10.3 Percentage of the final mark
10.4 Course	Final assessment	Written examination consisting of two subjects related to the course and seminar material.	67%
10.5 Workshop	Answers to seminar activities	Oral evaluation	33%
	Evaluation tests	<ul style="list-style-type: none"> <li>• 2 tests during the semester;</li> <li>• Theoretical subjects and practical applications;</li> </ul>	
10.6 Minimum performance standards			
<ul style="list-style-type: none"> <li>• Grade 5 (five)</li> </ul>			

**Date of submission:** September 2014

**Titular of the course:**

**Seminary titular:**

Assoc. Prof. HETEȘ GAVRA Roxana PhD

Ec. AVRĂM Alexandru PhD

**Date of approval in department:** September 2014

**Head of the Department:**

Assoc. Prof. MOLDOVAN Nicoleta PhD



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