



UNIUNEA EUROPEANĂ



GUVERNUL ROMÂNIEI



Fondul Social European
POSDRU 2007-2013



Instrumente Structurale
2007-2013



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COURSE SYLLABUS

1. Information about the programme

1.1 Institution of higher education	West University of Timisoara
1.2 Faculty / Department	of Economics and Business Administration
1.3 Department of	Finance
1.4 Area of study	Finance
1.5 Level of studies	Undergraduate
1.6 Training / qualification	Finance and Banking

2. Discipline data

2.1 Course title		BANKING OPERATIONS FB1FB2216					
2.2 Course titular		Lecturer NĂCHESCU Miruna Lucia PhD					
2.3 Workshop activities titular		PhD Student VĂTAVU Sorana					
2.4 Year of study	II	2.5 Semester	II	2.6 Type of assessment	E	2.7 Type of subject matter	Co-compulsory

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

3.1 Number of hours per week	4	3.2 curs	2	3.3 workshops	2
3.4 Total hours in the curriculum	56	3.5 curs	28	3.6 workshops	28
Distribution of time:					Hours
Study based on Instructions, course materials, bibliography and notes					10
Additional documentation library, specialized electronic platforms / field					2
Training seminars / laboratories, homework, essays, portfolios and essays					5
Tutoring					-
Examinations					2
Other activities.....					-
3.7 Total hours of private study	19				
3.8 Total hours per semester	75				
3.9 Number of credits	3				

4. Prerequisites (where applicable)

4.1 of curriculum	<ul style="list-style-type: none"> acquiring knowledge, due to compulsory subjects in the curriculum for the first year of study: Microeconomics, Macroeconomics
4.2 of skills	<ul style="list-style-type: none"> acquiring fundamental knowledge, due to compulsory subjects in the curriculum for the first year of study. Adequate usage of general economic concept and good knowledge of financial theories



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5. Condiții (where applicable)

5.1 of the course	Materials: Normally equipped classroom (blackboard, video-projector); Students must be present at at least 50% of the total number of courses
5.2 to lead seminar / laboratory	Materials: Normally equipped classroom (blackboard, video-projector). Students must be present at at least 70% of the total number of courses

6. Specific skills acquired

Professional skills	<p>C4 Performing financial operations and transactions specific to public or private entities/organizations</p> <ul style="list-style-type: none"> • C4.1 Identification and description of financial operations and transactions • C4.2 Explaining financial operations and transactions <p>ABILITIES</p> <ul style="list-style-type: none"> • C4.3 To apply the knowledge, methods, techniques and instruments for performing financial operations and transactions; • C4.4 To evaluate the quality of financial operations and transactions performed based on standard methods; • C4.5 To simulate operations and/or financial transactions.
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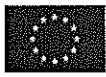
7. Course objectives (based on the grid of the skills acquired)

7.1 The overall objective of discipline	<p>Acquiring general knowledge and understanding regarding</p> <ul style="list-style-type: none"> • fundamental concepts in banking activity • functional framework of banking activity • managerial principles in banking activity knowledge
7.2 The specific objectives	<ul style="list-style-type: none"> • explanation of bank's role and functions • explanation of banking regulations • interpretation of the environmental factors' impact on banking activity • presentation of integrated banking processes: bank – client relationship • understanding the importance of complying with banking regulations and strategic objectives



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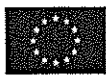
8. Contents

8.1 Course	Teaching methods	Comments
Basic concepts in Banking	Lecture	<ul style="list-style-type: none"> - The origins and evolution of banking - The role of banks in the creation of money and financial intermediation - The products and services offered by banks Week 1, 2 – 4 hours
The national banking system. The structure of other banking systems	Lecture	<ul style="list-style-type: none"> - General description of the role of the national banks and commercial banks - The Romanian banking system - The British banking system - The French banking system - The American banking system - Other banking systems Week 3, 4,5 – 6 hours
Banking activity regulation	Lecture	<ul style="list-style-type: none"> - Why is banking a highly regulated business? - How is the banking activity regulated? The case of Romania versus the case of USA Week 6- 2hours
Banking institutions – functions and international standards	Lecture	<ul style="list-style-type: none"> - Which are the main institutions in the field - The international standards applied in the banking activity Week 7, 2 hours
Organizational structure of banking institutions	Lecture	<ul style="list-style-type: none"> - How do banks work Week 8, 2 hours
Active and passive operations	Lecture	<ul style="list-style-type: none"> - Banking accounts - Passive operations - Active operations Week 9, 10- 4 hours
The lender-borrower relationship	Lecture	<ul style="list-style-type: none"> - Usual relations, differences from other company-client relations Week 11, 2 hours
Payment instruments and techniques. Funds transfer	Lecture	<ul style="list-style-type: none"> - Instruments - Techniques - Electronic payments Week 12, 13 – 4 hours



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Banking activity efficiency	Lecture	- Estimating the banking activity efficiency Week 14, 2 hours
<p>Bibliography</p> <ol style="list-style-type: none"> 1. Ammann, M., <i>Credit risk valuation: methods, models and applications</i>. Berlin:Springer, 2002 2. Benton E. Gup, <i>Banking and Financial Institutions. A Guide for Directors, Investors and Counter Parties</i>, Wiley&Sons, 2011 3. Berger. Allen N., Molyneux, Philip & Wilson, John, <i>The Oxford Handbook of Banking</i>, Oxford University Press, 2010 4. Bitner, J., W., Godard, R., A., <i>Successful bank. Asset/Liability management</i>, Jhon Wiley&Sons, Inc., New York, SUA, 2002 5. Coyle, B., <i>Bank finance</i>, Conterbury, Financial World, 2002 6. Frost, S., <i>The bank analyst's handbook: money risk and conjunctural tricks</i>, Willey, Chichester, Singapore, 2004 7. Gollen, J., <i>The bank credit analysis handbook: a guide for analysts, banker and investors</i>, Willey, Chichester, Singapore, 2007 8. Nițu, I., <i>Managementul riscului bancar</i>, Editura Expert, București, 2000 9. Saunders, A., <i>Credit risk measurement: new approaches to value at risk and other paradigms</i>, New York: John Wiley & Sons, 1999 1. Trenca, I., <i>Metode și tehnici bancare</i>, Casa Cărții de Știință, Cluj-Napoca, 2003 		
8.2 Seminar / lab	Teaching methods	Comments
Basic concepts in Banking	Debate and brainstorming	- The origins and evolution of banking - The role of banks in the creation of money and financial intermediation - The products and services offered by banks Week 1, 2 -4 hours
The national banking system. The structure of other banking systems	Debate	- Comparing the known banking systems and establishing advantages and disadvantages Week 3, 4, 5 - 6hours
Banking activity regulation	Debate	- Comparing the regulations in Romania and USA Week 6 - 2 hours
Banking institutions – functions and international standards	Brainstorming and session of questions and answers	- Which are the main institutions in the field - The international standards applied in the banking activity Week 7 - 2 hours
Organizational structure of banking institutions	Video materials and debate	- How do banks work Week 8 - 2 hours



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Active and passive operations	Documents analysis	- Analyzing the operations of a known bank Week 9,10 - 4 hours
The lender-borrower relationship	Debate	- Analysing the relations perceived by students in a bank Week 11 - 2 hours
Payment instruments and techniques. Funds transfer	Debate and Questions and answers	- Comparing Instruments - Analyzing Techniques Week 12,13 - 4 hours
Banking activity efficiency	Debate and study case	- Estimating the banking activity efficiency Week 14 - 2 hours
<p>Bibliography</p> <ol style="list-style-type: none"> 1. Ammann, M., <i>Credit risk valuation: methods, models and applications</i>. Berlin:Springer, 2002 2. Benton E. Gup, <i>Banking and Financial Institutions. A Guide for Directors, Investors and Counter Parties</i>, Wiley&Sons, 2011 3. Berger. Allen N., Molyneux, Philip & Wilson, John, <i>The Oxford Handbook of Banking</i>, Oxford University Press, 2010 4. Bitner, J., W., Godard, R., A., <i>Successful bank. Asset/Liability management</i>, Jhon Wiley&Sons, Inc., New York, SUA, 2002 5. Coyle, B., <i>Bank finance</i>, Conterbury, Financial World, 2002 6. Frost, S., <i>The bank analyst's handbook: money risk and conjunctural tricks</i>, Willey, Chichester, Singapore, 2004 7. Gollen, J., <i>The bank credit analysis handbook: a guide for analysts, banker and investors</i>, Willey, Chichester, Singapore, 2007 8. Nițu, I., <i>Managementul riscului bancar</i>, Editura Expert, București, 2000 9. Saunders, A., <i>Credit risk measurement: new approaches to value at risk and other paradigms</i>, New York: John Wiley & Sons, 1999 10. Trenca, I., <i>Metode și tehnici bancare</i>, Casa Cărții de Știință, Cluj-Napoca, 2003 		

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

- By acquiring theoretical and methodological concepts and practical aspects included in the discipline approach, students acquire a solid knowledge base, according to partial competences required for possible occupations listed in Grid 1 - RNCIS;
- 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

Type of activity	10.1 Evaluation criteria	10.2 Evaluation methods	10.3 Percentage of the final mark
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10.4 Cours	Answers to exam questions	Written exam (multiple choices + questions and answers) from all the subjects studied during course and seminars	60%
10.5 Workshop	Continuous assessment - Individual projects	Evaluation of the written project and evaluation of the oral presentation	40 %
10.6 Minimum performance standards			
<ul style="list-style-type: none"> Minimum grade 5(five). 			

Date of submission: September 2014

Titular of the course:
Lecturer NĂCHESCU Miruna PhD

Seminary titular:
PhD Student VĂTAVU Sorana

Date of approval in department: September 2014

Head of the Department:
Assoc. Prof. MOLDOVAN Nicoleta PhD



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