

## SYLLABUS

### Banks and Banking Operations

#### 1. Information on academic programme

1.1. University	"1 Decembrie 1918" University of Alba Iulia
1.2. Faculty	Faculty of Economics
1.3. Department	Business Administration and Marketing
1.4. Field of study	Business Administration
1.5. Cycle of Study	Undergraduate
1.6. Academic programme / Qualification	Business Administration/ 242102 Process improvement specialist, 242104 Process manager, 242110 Economic performance planning, control and reporting specialist

#### 2. Information of Course Matter

2.1. Course		<b>Banks and Banking Operations</b>			2.2. Code		<b>BA214</b>	
2.3. Course Leader				Iuga Iulia				
2.4. Seminar Tutor				Bugnariu Alexandra				
2.5. Academic Year	<b>II</b>	2.6. Semester	<b>I</b>	2.7. Type of Evaluation (E – final exam/C- examination /VP)	<b>E</b>	2.8. Type of course (C– Compulsory, Op – optional, F - Facultative)	<b>C</b>	

#### 3. Course Structure (Weekly number of hours)

3.1. Weekly number of hours	<b>3</b>	3.2. course	<b>2</b>	3.3. seminar, laboratory	<b>1</b>
3.4. Total number of hours in the curriculum	<b>42</b>	3.5. course	<b>28</b>	3.6. seminar, laboratory	<b>14</b>
Allocation of time					hours
Individual study of readers					<b>36</b>
Documentation (library)					<b>15</b>
Home assignments, Essays, Portfolios					<b>30</b>
Tutorials					-
Assessment (examinations)					<b>2</b>
Assessment (examinations).....					-

3.7 Total number of hours for individual study	<b>83</b>
3.9 Total number of hours per semester	<b>125</b>
3.10 Number of ECTS	<b>5</b>

#### 4. Prerequisites (where applicable)

4.1. curriculum-based	-
4.2. competence-based	

#### 5. Requisites (where applicable)

5.1. course-related	- for courses: slides, informative materials - technical equipment: laptop, video projector
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5.2. seminar/laboratory-based	- for seminar: informative materials - technical equipment: laptop, video projector
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### 6. Specific competences to be acquired (chosen by the course leader from the programme general competences grid)

Professional competences	<i>C1. Knowledge and understanding of the fundamental concepts, theories, and methods in the field and speciality area; their adequate use in professional communication; C2. Usage of fundamental knowledge in order to explain and interpret various types of concepts, situations, processes, projects, etc. associated to the field; C5. Drawing up of professional projects involving the use of several methods and principles acknowledged in the field</i>
Transversal competences	<i>CT1 Application of principles, norms, and values of professional ethics within one's own rigorous, efficient, and responsible work Solving a real or hypothetical problem at the workplace, in due time, with qualified assistance, respecting the professional deontology norms</i>

### 7. Course objectives (as per the programme specific competences grid)

7.1 General objectives of the course	<i>The present course is part of the education plan of the Faculty of Science, major: Business Administration. It is a course with theoretical and practical approach. Its role is to provide the students' the speciality training in the banking sector. It approaches banking processes and phenomena as essence and forms of manifestation, the connections with other economic processes, and the principles used to develop an efficient banking policy as well</i>
7.2 Specific objectives of the course	<ul style="list-style-type: none"> <li>- <i>Knowledge of the fundamental concepts of the internal and international norms in the banking sector</i></li> <li>- <i>Identification and analysis of various banking operations</i></li> <li>- <i>Identification and analysis of the payment instruments and modes of payment</i></li> <li>- <i>Problem solving issues specific to the payment incidents</i></li> </ul>

### 8. Course contents

8.1 Course (learning units)	Teaching methods	Remarks
<b>Chapter 1. BANKING SYSTEM ORGANIZATION AND FUNCTIONING.</b> Banking system structure. European System of Central Banks and the Central Bank. Types of banks.	Lecture Exemplification	2 Hours
<b>Chapter 2. COMMERCIAL BANKS AND THEIR OPERATIONS.</b> Commercial bank operations. Bank credit and interest	Lecture Conversation Exemplification	2 Hours
<b>Chapter 2. COMMERCIAL BANKS AND THEIR OPERATIONS.</b> Bank risk register. Credit office	Lecture Conversation	2 Hours
<b>Chapter 3. PAYMENT INSTRUMENTS AND MODES OF PAYMENT.</b> Draft. Check	Lecture Conversation Exemplification	2 Hours

<b>Chapter 3. PAYMENT INSTRUMENTS AND MODES OF PAYMENT.</b> Note of hand. Payment order. Documentary credit	Lecture Conversation Exemplification	2 Hours
<b>Chapter 3. PAYMENT INSTRUMENTS AND MODES OF PAYMENT.</b> The documentary incasso. Other payment instruments. Payment Incidents Register.	Lecture Conversation Exemplification	2 Hours
<b>Chapter 4. CENTRAL BANKS AND THEIR OPERATIONS.</b> Historical reference about the central banks. Central bank functions	Lecture Conversation	2 Hours
<b>Chapter 4. CENTRAL BANKS AND THEIR OPERATIONS.</b> Central bank operations. The National Bank of Romania	Lecture Conversation	2 Hours
<b>Chapter 5. BANK CARD.</b> Types of cards. Card operations	Lecture Conversation Exemplification	2 Hours
<b>Chapter 6. BANK DISCOUNT PROCEDURES.</b> Interbank compensation. Transfer of electronic funds. REGIS, SENT, and SAFIR systems	Lecture Conversation Exemplification	2 Hours
<b>Chapter 7. BANK RISK AND PRUDENTIAL NORMS</b> Bank risk typology. Risk identification	Lecture Conversation Exemplification	2 Hours
<b>Chapter 7. BANK RISK AND PRUDENTIAL NORMS.</b> Bank prudential norms applied in Romania	Lecture Conversation Exemplification	2 Hours
<b>Chapter 8. BANK PERFORMANCE AND SURVEILLANCE.</b> Bank performance	Lecture Conversation Exemplification	2 Hours
<b>Chapter 8. BANK PERFORMANCE AND SURVEILLANCE.</b> Bank surveillance	Lecture Conversation Exemplification	2 Hours

## 8.2 References

1. ARCHER, Clive, THE EUROPEAN UNION: STRUCTURE AND PROCESS, Londra:CONTINUUM,2000
2. Achim M., Hada T., Iuga I., Politici actuale de finantare a afacerilor, Aeternitas Publishing House, Alba Iulia, 2011
3. Brezeanu, Petre; Triandafil, Cristina, *Managementul financiar bancar al riscului de faliment corporativ*, Cavaliotti, Bucharest, 2009.
4. COCRIS, Vasile; CHIRLESAN, Dan; *Managementul bancar si analiza de risc in activitatea de creditare*, "Al. I. Cuza" University Press, Iași, 2007.
5. COCRIS, Vasile; CHIRLESAN, Dan, *Tehnica operatiunilor bancare*, "Al. I. Cuza" University Press, Iași, 2006
6. COFFEY, Peter, THE EUROPEAN MONETARY SYSTEM - PAST, PRESENT AND FUTURE, Dordrecht:KLUWER ACADEMIC PUBLISHERS,1987
7. GRAUWE, Paul de, ECONOMICS OF MONETARY UNION, LONDON:OXFORD UNIVERSITY PRESS,2007
8. IUGA IULIA, Operațiuni preliminare acordării creditelor bancare, Aeternitas, Alba Iulia, 2004
9. IUGA IULIA, *Monedă și credit. Îndrumar. Caiet de lucrări practice*, Risoprint, Cluj Napoca, 2005
10. NIERMANN, Arne, EXPLAINING DECISIONS IN THE EUROPEAN UNION, Cambridge:CAMBRIDGE UNIVERSITY PRESS,2006
11. McNELIS, Paul D., NEURAL NETWORKS IN FINANCE: GAINING PREDICTIVE EDGE IN THE MARKET, Oxford:ELSEVIER ACADEMIC PRESS,2005
12. Piedelievre Stephane, *Instruments de credit et de paiement*, 5 edition, Dalloz, 2007
13. ROSCA TEODOR, IUGA IULIA - Monedă și credit, Risoprint, Cluj Napoca, 2005
14. Wadsley Joan, Penn Garham, *The law relating to domestic banking*, Ed. Sweet&Maxwell, 2000
15. BANKING SUPERVISION IN THE EUROPEAN COMMUNITY: INSTITUTIONAL ASPECTS, Bruxelles:IEE - Institut d'Etudes Europeennes,1995
16. Romanian Journal of Economic Forecasting

### Normative Acts:

**Regulations no. 10 / July 22, 20122**, on the modification and completion of the Regulations of the National Bank of Romania no. 18/2009 on the administrative framework of the credit institution activity, internal assessment process of capital adequacy to risks and

the externalisation conditions of their activities ( **Official Gazette of Romania**, part I, no. 549/August 3, 2011)  
**Order no. 637**/June 15, 2011, on the designation of the systems for which are applied the stipulations of Law no. 253/2004 on the peremptory character of discount in the payment systems and the discount systems for the operations with financial instruments (**Official Gazette of Romania**, part I, no . 443/June 15, 2011)  
**Order no. 4**/June 15, .2011 on TARGET 2 - Romania payment system functioning (**Official Gazette of Romania**, part I, no . 443/June 24, 2011)  
**Regulations no. 3**, May 5, 2011, on the modification and completion of the Regulations no. 3/2009 on credit and placement classification, as well as the setting up, regularization, and use of provisions specific to the credit risk (**Official Gazette of Romania**, part I, no. 316/ May 9, 2011)  
**Regulations no. 2** / May 5, 2011 on the completion of Regulations no. 3/2007 on limiting the credit risk for the credits granted to individual parties (**Official Gazette of Romania**, part I, no. 316/May 9, 2011)  
**Law no. 12**, June 28, 2004  
Government Emergency Ordinance no. 99/2006 updated  
Banking legislation updated until 01. October 2019.

<b>Seminars-laboratories</b>		
<ul style="list-style-type: none"> <li>- ESCB operations</li> <li>- ESCB one-day credit</li> <li>- ESCB one-day deposit</li> </ul>	Conversation Exemplification Practical applications	2 Hours
<ul style="list-style-type: none"> <li>- Bank assets and liabilities structure</li> <li>- Analysis of a credit file of an individual party</li> </ul>	Conversation Exemplification Practical applications	2 Hours
<ul style="list-style-type: none"> <li>- Analysis of a credit file of a juristic person</li> <li>- Bank interest</li> </ul>	Conversation Exemplification Practical applications	2 Hours
<ul style="list-style-type: none"> <li>- Asset operations of central banks</li> <li>- Liability operations of central banks</li> </ul>	Conversation Exemplification Practical applications	2 Hours
<ul style="list-style-type: none"> <li>- How to write a draft</li> <li>- How to write a check</li> <li>- How to write a payment order</li> <li>- Check circuit</li> <li>- The circuit of the payment order</li> <li>- Draft circuit</li> <li>- Payment order compensation</li> <li>- Payment Incidents Register</li> </ul>	Conversation Exemplification Practical applications	2 Hours
<ul style="list-style-type: none"> <li>- How to write a payment order</li> <li>- How to write credentials</li> <li>- How to write a letter of credit</li> </ul>	Conversation Exemplification Practical applications	2 Hours

- Bank performance indicators	Conversation Exemplification	
<p><b>References :</b></p> <p>Achim M., Hada T., Iuga I., Politici actuale de finantare a afacerilor, Aeternitas Publishing House, Alba Iulia, 2011  Brezeanu, Petre; Triandafil, Cristina, <i>Managementul financiar bancar al riscului de faliment corporativ</i>, Ed. Cavaliotti, București, 2009.  IUGA IULIA, Operațiuni preliminare acordării creditelor bancare, Aeternitas, Alba Iulia, 2004  IUGA IULIA, <i>Monedă și credit. Îndrumar. Caiet de lucrări practice</i>, Risoprint, Cluj Napoca, 2005  ROSCA TEODOR, IUGA IULIA - Monedă și credit, Risoprint, Cluj Napoca, 2005  McNELIS, Paul D., NEURAL NETWORKS IN FINANCE: GAINING PREDICTIVE EDGE IN THE MARKET, Oxford:ELSEVIER ACADEMIC PRESS,2005  BANKING SUPERVISION IN THE EUROPEAN COMMUNITY: INSTITUTIONAL ASPECTS, Bruxelles:IEE - Institut d'Etudes Europeennes,1995</p> <p><i>Normative Acts:</i></p> <p><b>Regulations no. 10/</b> July 22, 20122, on the modification and completion of the Regulations of the National Bank of Romania no. 18/2009 on the administrative framework of the credit institution activity, internal assessment process of capital adequacy to risks and the externalisation conditions of their activities ( <b>Official Gazette of Romania</b>, part I, no. 549/August 3, 2011)  <b>Order no. 637/</b> June 15, 2011, on the designation of the systems for which are applied the stipulations of Law no. 253/2004 on the peremptory character of discount in the payment systems and the discount systems for the operations with financial instruments (<b>Official Gazette of Romania</b>, part I, no . 443/June 15, 2011)  <b>Order no. 4/</b>June 15, .2011 on TARGET 2 - Romania payment system functioning (<b>Official Gazette of Romania</b>, part I, no . 443/June 24, 2011)  <b>Regulations no. 3,</b> May 5, 2011, on the modification and completion of the Regulations no. 3/2009 on credit and placement classification, as well as the setting up, regularization, and use of provisions specific to the credit risk (<b>Official Gazette of Romania</b>, part I, no. 316/ May 9, 2011)  <b>Regulations no. 2/</b>May 5, 2011 on the completion of Regulations no. 3/2007 on limiting the credit risk for the credits granted to individual parties (<b>Official Gazette of Romania</b>, part I, no. 316/May 9, 2011)  <b>Law no. 12,</b> June 28, 2004  Government Emergency Ordinance 99/2006 updated</p>		

## 9. Corroboration of course contents with the expectations of the epistemic community's significant representatives, professional associations and employers in the field of the academic programme

<p>The contents of this file are the result of consulting information related to the business environment requirements, requirements that we became aware of during the meetings with the business representatives - who are members of the CEAC committees for the study programs of the Faculty of Economic Sciences.</p>
<p>The contents of the discipline are adapted to the current legislative framework and can contribute to the training of specialists in the banking field. For students who continue their studies in the master's degree program in banking, the discipline can be a starting point for deepening the field and elaborating works with a high scientific level.</p>
<p>The pragmatic character of the discipline, resulting from the operationalization of the main activities specific to the banks, is in accordance with the requirements of the contemporary economic-financial community.</p>

## 10. Assessment

Activity	10.1 Evaluation criteria	10.2 Evaluation methods	10.3 Percentage of final grade
10.4 Course	<i>Correct and complete solving of the exam topics</i>	Written exam	70%
10.5 Seminar/laboratory	<i>- Correctness and completeness in the drawing up of practical works</i> <i>- Paper scientific content</i>	<i>Verification during the semester</i> <i>Practical works/papers</i>	30%
	<i>- Involvement in approaching the seminar topics</i>		-
10.6 Minimum performance standard:			

- have a complete portfolio of practical works from the seminar
- know how to complete a payment instrument
- know how to calculate the interest rate on a bank loan
- know how to analyze banking risks
- obtaining the minimum grade 5 (five)

Fill in date

Course titular's signature,

Seminar titular's signature,

PhD Assoc.Prof. Iuga Iulia

PhD Candidate Bugnariu Alexandra



Approval date in departament

4.09.2019

Department director's signature,  
PhD Assoc.Prof. Gavrilă-Paven Ionela

