

## ITEM CARD (SYLLABUS)

### Description of the course

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Code course		Course name	INTRODUCTION TO BANKING	
IBF/O/I/S/A.11			PODSTAWY BANKOWOŚCI	
Language		English		
Academic Year		2024/2025		
Direction of study		International Business and Finance		
Level of education (study)		Level 1		
Profile of education (study)		General academic		
Form of study		Stationary		
Semester / semesters		1		
Belonging to a course groups		A-Fundamental courses		
Course status		Compulsory		
Form of classes, hours, ECTS points		Form of classes	Number of hours	Number of ECTS points
		Lecture	15 [h]	3 ECTS
		Exercises	15 [h]	
		Seminar	[h]	
Relationship of subject	with profile of education (study)	Related to conducted scientific activity in the field of economics and finance		3 ECTS
	with qualifications	-----		ECTS
	with discipline	Economics and finance		3 ECTS
Form of teaching		traditional - classes organized at the University		
The criterion for the selection of students		All students of International Business and Finance		
Unit running course		Department of Economic Policy and Banking		
Coordinator		DSc. Viktoriia Stoika, associate professor		
Faculty www address		http://weif.uniwersytetradom.pl		
E-mail, phone number of coordinator		v.stoika@uthrad.pl;(48) 361-74-75		

### COURSE OUTCOMES, METHODS OF TEACHING AND VERIFICATION OF THE EFFECTS OF EDUCATION

Purpose of the course:	The aim of the course is to familiarize students with the basic problems in the functioning of the banking, types of the banks and international banking. In addition, the aim is to familiarize students with issues related to the functioning of banks and their
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	regulation and risks.
Course teaching content:	<p>The course content is related to conducted scientific research.</p> <p><b><u>Lecture content:</u></b></p> <ol style="list-style-type: none"> <li><b>1. Banking activities and current issue in banking.</b> (2 h, BN, W1 )</li> <li><b>2. Types of banking.</b> (3 h, BN, W1 )</li> <li><b>3. International banking.</b> (3 h, BN, W1)</li> <li><b>4. Bank regulation and supervision.</b> (3 h, BN, W1 )</li> <li><b>5. Banking risks.</b> (4 h, BN, W1)</li> </ol> <p><b><u>Exercises content:</u></b></p> <ol style="list-style-type: none"> <li><b>1. Banking activities and current issue in banking.</b> (2 h, U1, K1)  <ol style="list-style-type: none"> <li>1.1. The role of banks.</li> <li>1.2. Banks and other financial institutions.</li> <li>1.3. Banking services.</li> <li>1.4. Current issues in banking.</li> </ol> </li> <li><b>2. Types of banking.</b> (3 h, U1, K1 )  <ol style="list-style-type: none"> <li>2.1. Traditional versus modern banking.</li> <li>2.2. Retail or personal banking.</li> <li>2.3. Corporate banking.</li> <li>2.4. Investment banking.</li> <li>2.5. Islamic banking.</li> </ol> </li> <li><b>3. International banking.</b> (3 h, U1, K1)  <ol style="list-style-type: none"> <li>3.1. What is international banking?</li> <li>3.2. A brief history of international banking.</li> <li>3.3. Types of banks entry into foreign markets.</li> <li>3.4. International banking services.</li> </ol> </li> <li><b>4. Bank regulation and supervision.</b> (3 h, U1, K1)  <ol style="list-style-type: none"> <li>4.1. The rationale for regulation.</li> <li>4.2. Types of regulation.</li> <li>4.3. Limitations of regulation.</li> <li>4.4. EU financial sector legislation.</li> <li>4.5. Causes of regulatory reform.</li> </ol> </li> <li><b>5. Banking risks.</b> (4 h, U1, K1)  <ol style="list-style-type: none"> <li>5.1. Credit risk.</li> <li>5.2. Interest rate risk.</li> <li>5.3. Liquidity risk.</li> <li>5.4. Foreign exchange risk.</li> <li>5.5. Other risks.</li> </ol> </li> </ol>
Method of teaching:	<p><i>instructional methods (lecture including multimedia techniques with elements of discussion);</i></p> <p><i>practical methods (demonstration, analytical exercises)</i></p>
Grading criteria, criteria for assessing learning outcomes, method of calculating the final grade:	<p><i>The condition for passing the course is achieving all the required learning outcomes specified for the course.</i></p> <p>Lecture - evaluation based on a written test.</p> <p>Exercises - the grade is determined by the following:</p> <ul style="list-style-type: none"> <li>• 50% grade from exercises (activity during course),</li> <li>• 50% grade from written essay</li> </ul>

Education effects for the course in relation to the direction effects and form of classes				Verification methods of learning outcomes (form check)	
Number of education effect	Description effects of education for the subject (PEU) Student who has completed the course (W) knows and understands/(U) is able to /(K) is ready to:	Directional learning effect (KEU)	Form of realization of teaching	Examination form	Form check
W1	knows and understands to an advanced degree the subsystems as well as the structures of the national and global economy, including the financial system and its elements, objectives and principles of their functioning	K_W03	Lecture	Pass with a grade	Written test
U1	can express themselves in a precise and coherent way and prepare written works on topics related to basic issues in the field of business and international finance using advanced theoretical approaches, using both the achievements of economics and finance as well as related disciplines	K_U08	Exercises	Pass with a grade	Evaluation of performed exercises and written essay
K1	student is ready to think and act in an entrepreneurial way	K_K04	Exercises	Pass with a grade	Discussion/ activity during course

Recommended reading, literature supplement, teaching aids
<ol style="list-style-type: none"> <li>1. Choudhry M. (2018). <i>An Introduction to Banking: Principles, Strategy and Risk Management</i>. Wiley, 345 pp.</li> <li>2. Casu B., Girardone C., Molyneux Ph.(2006). <i>Introduction to Banking</i>. Prentice Hall-Financial Times, 559 pp.</li> <li>3. Faure A.P. (2013). <i>Banking: An introduction</i>. Quoin Institute (Pty) Limited &amp; Bookbon.com, 144 pp.</li> <li>4. <i>Innovation in financial services : balancing public and private interests</i> (2021). Ed. Gąsiorkiewicz, L., Monkiewicz J., London ; New York : Routledge, Taylor &amp; Francis Group, 277 pp.</li> <li>5. Kafer B. (2016). <i>The Interaction between Financial Stability and Financial Institutions: Some Reflections</i>. Kassel University Press, 120 pp.</li> <li>6. Zielińska-Lont K. (2021). <i>Banking Union's Impact on Financial Stability – Holistic Approach</i>. First edition. Łódź : Łódź University Press, 137 pp.</li> <li>7. Vinod Th., Xubei L. (2012). <i>Multilateral Banks and the Development Process : Vital Links in the Results Chain</i>, New Brunswick, N.J. : Routledge, 158 pp.</li> <li>8. Parchimowicz K. (2022). <i>The Regulation of Megabanks : Legal Frameworks of the USA and EU</i>, Abingdon, Oxon : Routledge, 232 pp.</li> <li>9. Mensi W., Hammoudeh Sh., Tiwari A.K., Al-Yahyaee Kh.H. (2020). <i>Impact of Islamic banking development and major macroeconomic variables on economic growth for Islamic countries: Evidence from panel smooth transition models</i>. <i>Economic Systems</i>, vol. 44.</li> <li>10. Balcilar M, Gupta R., Lee Ch.-Ch., Olasehinde-Williams G. (2018). <i>The synergistic effect of insurance and banking sector activities on economic growth in Africa</i>. <i>Economic Systems</i>, vol. 42., pp. 637 – 648.</li> </ol> <p>A detailed list of additional literature, web sources and teaching aids will be provided by a teacher during the first class</p>

Student workload needed to achieve the assumed learning outcomes - balance of ECTS points			
Participation in classes, activities	Student's working hours [h]		
	Other hours. Contact (IGK)	Classes without a teacher – student's own work (ZBN)	Classes
Participation in Lectures/ Seminars	X	X	15 [h]
Participation in Exercises/Laboratories	X	X	15 [h]
Participation in the Consultation	5 [h]	X	X
Preparing to lectures/ exercises/seminars Preparation for an examination	X	40 [h]	X
Summary of student's workload	5 [h]/0,2 ECTS	40 [h]/ 1,6 ECTS	30 [h]/ 1,2 ECTS
Points of ECTS for subject	75 [h] / 3,0 ECTS		

Additional information and remarks
<p>For students with special needs, including those with disabilities and chronic illnesses, the methods and forms of verifying learning outcomes specified above (in the course syllabus) are appropriately adjusted to meet the individual needs of these students.</p> <p>"The detailed rules and rights of students with special needs, including those with disabilities and chronic illnesses, regarding participation, assessment, and examinations, are specified in the Study Regulations, Study Rules, and Procedures for Ensuring Accessibility of the Educational Process for Students with Special Needs, including those with disabilities and chronic illnesses."</p>