**Table 5.2.** Subject specification

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| **Study program:** Bachelor Academic Studies **– Business Economics –** Module 1 – ***Finance, Banking and Insurance* –** Module 2 – ***Business Economics and Entrepreneurship*** | | | |
| **Subject name: Banking** | | | |
| **Teacher(s):** Barjaktarović, R. Miljana, Đalić S. Tamara | | | |
| **Course status:** mandatory, third year, sixth semester | | | |
| **Number of ECTS: 8** | | | |
| **Condition:** no | | | |
| **Subject objective**<br>The course aims to acquire basic theoretical knowledge related to the essence and problems of the functioning of banking institutions within the financial system at the macro and micro levels, as well as the interconnection and interdependence of banks, the non-banking sector and individual clients . At the same time, it provides students with basic knowledge about the principles of the functioning of the banking system, banking institutions, the organization of banks and banking operations. at the macro and micro level in the domain of commercial banking, mobilization, concentration and placement of financial assets, as well as the conduct of payment transactions within the national financial system and in international frameworks. | | | |
| **Course outcome**<br>The outcome of the course is the adopted theoretical knowledge and acquired competence of the students to:<br>– understand the nature and characteristics of modern banking operations, define and explain the basic postulates, legality and essence of the problems of the functioning of banking institutions at the sectoral and individual level ;<br>– understand and explain the difference between different banking systems in modern economies;<br>– compare, classify and connect the mechanisms of functioning of the financial system from the perspective of key financial institutions;<br>– assess, predict and propose solutions to problems in the field of optimizing the impact of the macro financial system on the country's banking system and the overall economic system;<br>– successfully performs it tasks in the field of credit and deposit operations of banks , to analyze relevant financial problems, to think critically about them , to solve them in a complex business environment in accordance with the general regulatory frameworks and control mechanisms in the banking sector. | | | |
| **Course content**<br>*Theoretical teaching*<br>The concept, place and role of a bank in the financial system of a country ; History of banking development; Comparative banking systems; Basic functions of a bank; Modern features banks; Establishment and management bodies of the bank; Active banking operations (loan placements, investments in securities) ; Passive banking operations (deposits and other instruments for mobilizing financial resources) ; Instruments for securing the collection of bank receivables; Neutral and proprietary banking operations; Domestic and international payment transactions; Basic principles of banking operations; Supervision of operations banks; Internal control and audit of banks; Consumer protection regulation, banking secrecy, bankruptcy and Bank liquidation ; Electronic banking; International banking.<br>*Practical teaching*<br>A closer explanation of some of the topics covered in the lectures. Analysis cases from the practice of banking operations . Visiting banks and getting to know their work. Preparation for tests and exams. Evaluation of implemented teaching and analysis of its results. | | | |
| **Literature**<br>Peter S. Rose, Sylvia C. Hudgins, *Bank Management & Financial Services (9th Edition)*, McGraw-Hill Education, 2012<br>Barbara Casu, Claudia Girardone, Philip Molyneux, *Introduction to Banking (3rd Edition)*, Pearson, 2021. | | | |
| **Number of hours of active teaching** | **Theoretical classes: 45** | **Practical classes: 45** | |
| **Teaching methods**<br>Lectures are auditory, fully supported by video slides, and are performed in an amphitheater with to all students. Exercises are performed by groups of students in the classrooms and in the field: (1) as *Auditory* , where individual topics from the lecture are further elaborated and characteristic cases are analyzed from practice; (2) as *discussion* for the analysis and discussion of case studies from banking practice ; and (2) as *demonstration* , for insight and operations of banks; | | | |
| **Knowledge score (maximum number of points 100)** | | | |
| **Pre-exam obligations** | point | **Final exam** | point |
| activity during the lesson | 10 | written exam | |
| seminars | 10 | oral exam | 50 |
| colloquium (2) two) | 30 | .......... | |