

# SYLLABUS

## 1. Information regarding the program

1.1 Higher education institution	<b>University of Oradea</b>
1.2 Faculty	<b>Faculty of Economic Sciences</b>
1.3 Department	<b>Department of Economics and Business</b>
1.4 Field of study	<b>Business Administration</b>
1.5 Cycle of study	<b>Cycle I – Bachelor</b>
1.6 Program of study /Degree	<b>Business Administration / Bachelor Degree</b>

## 2. Information regarding the discipline

2.1 Name of discipline	<b>Banking techniques and operations ( FSTE-0860)</b>						
2.2 Course titleholder	Lecturer Mariana SEHLEANU, Ph.D.						
2.3 Seminar titleholder	Assistant Lecturer Afrodita BORMA, Ph.D.						
2.4 Year of study	III	2.5 Semester	6	2.6 Type of assessment	Ex	2.7 Type of discipline	I

(I) Compulsory; (O) Elective; (F) Facultative

## 3. Estimated total time (hours/semester of activities)

3.1 Number of hours/week	4	out of which: 3.2 course	2	3.3 seminar	2
3.4 Total of hours in the Curriculum	56	out of which: 3.5 course	28	3.6 seminar	28
<b>Distribution of hours:</b>					44 hours
Studying the workbook, course book, bibliography and notes					20 hours
Supplementary documentation in the library, on electronic specialty sites and in the field					12 hours
Preparing seminars/laboratories, themes, projects, portfolios and essays					10 hours
Tutorship					
Assessment activities					2 hours
Other activities.....					
3.7 Total hours of individual study	<b>44</b>				
3.9 Total hours/semester	<b>100</b>				
3.10 Number of credits	<b>4</b>				

## 4. Pre-requisites (if applicable)

4.1 Curriculum	n.a.
4.2 Skills	n.a.

## 5. Conditions (if applicable)

5.1. concerning the course activities	online platform e.uoradea.ro
5.2. concerning the seminar/laboratory activities	online platform e.uoradea.ro

## 6. Specific skills acquired

<b>Professional skills</b>	<p>C1.1 Description of the paradigms, concepts and economic theories regarding the influence of the external business environment on the firm/organisation.</p> <p>C1.2 Explanation and interpretation of the relation of economic influence exerted by the external business environment on the firm/organization</p> <p>C1.3 Applying the adequate instruments for the analysis of the influence relation exerted by the external business environment on the firm/organization</p> <p>C1.4 Critical –constructive assessing and/or resolving of an issue concerning the economic influence relation exerted by the external business environment on the firm/organization</p> <p>C1.5 Developing of a project investigating the economic influence exerted by the external business environment on the firm/organization</p> <p>C2.1 Identification of the concepts and theories associated to the firm/organisation</p> <p>C2.2 Explanation and interpretation of the relations between the entities of the firm/organisation</p> <p>C2.3 Applying the adequate instruments to solve a problem concerning the relations between the subdivisions of a firm/organization</p> <p>C2.4 Critical –constructive assessing and/or resolving of an issue concerning the operation of the firm/organization</p> <p>C2.5 Elaborating of an analysis concerning the relations with economic impact between the subdivisions of the firm/organization</p> <p>C3.1 Identification of the economic implications associated to the operation and administration of a subdivision of the firm/organization</p> <p>C3.2 Explanation and interpretation of the economic and social implications associated to the operation and administration of the subdivisions of the firm/organization</p> <p>C3.3 Applying the specific instruments for the analysis of the functioning of a subdivision of the firm/organization</p> <p>C3.4 Critical –constructive assessing and/or resolving of an issue concerning the operation and administration of a subdivision of the firm/organization</p>
<b>Transversal Skills</b>	

### 7. Objectives of discipline (resulting from the grid of specific skills acquired)

7.1 General objective of discipline	<ul style="list-style-type: none"> <li>• Understanding the terminology used in the banking system;</li> <li>• Knowing the organization of banking and banking operations;</li> <li>• Acquaintance with contemporary issues of international and Romanian banking system.</li> </ul>
7.2 Specific objectives	<ul style="list-style-type: none"> <li>• Knowing the general framework in which the activities of the bank;</li> <li>• Knowledge of the main tools used in the banking system;</li> <li>• Explaining the main banking operations;</li> <li>• Explaining the main trends of modernization of international banking activities.</li> </ul>

### 8. Contents

8.1 Course (C)	Teaching methods	Observations
<b>Introduction</b>	Lecture, problem-solving, debate, deduction, illustration	
<b><i>Chapter 1. Money and payment systems (4 hours)</i></b>		
1.1. Money: features and functions		
1.2. The payment system		
1.3. Measuring money		
<b><i>Chapter 2. Securities, financial instruments and financial markets (6 hours)</i></b>		
2.1. Securities		
2.2. Financial instruments - object of transactions on financial markets		
2.3. Financial markets		

2.3.1. General features		
2.3.2. Present value, future value and interest rates		
<b>Chapter 3. Economics of financial intermediation (4 hours)</b>		
3.1. The role and intervention of financial intermediaries		
3.1.1. Financial intermediation - functions		
3.1.2. The lending activity		
3.2. Information asymmetry: adverse selection and moral hazard		
<b>Chapter 4. Risk and performance in banking (4 hours)</b>		
4.1. Risk: concept, measurement, sources		
4.2. Categories of banking risks. The management of risk in banking		
4.3. Competitiveness and efficiency in banking		
4.3.1. The measurement of banking production (the output)		
4.3.2. Cost efficiency, economies of scale and economies of scope in banking		
4.3.3. Banking performance indicators		
<b>Chapter 5. Central banks (4 hours)</b>		
5.1. The role and objectives of central banks		
5.2. The functions of central banks		
5.2.1 The function of money supply (note issue)		
5.2.2. Currency /forex function		
5.2.3. State's and government's bank function		
5.2.4. The bank of the banks function		
5.2.5. Disciplinary function and prudential rules		
5.2.6. The "economic" function of the Central bank		
<b>Chapter 6. Commercial banks (6 hours)</b>		
6.1. Characteristics of commercial and universal banks		
6.2. Trends in contemporary banking: the return from the universal bank to specialized bank		
6.2.1. The universal banks, a financial result of the globalization, disintermediation and competition		
6.2.2. Return to specialized bank as a response to the increased risks into the financial system		
6.3. European Universal banks vs. specialized banks in the European banking system		
6.3.1. Differentiated Banking Systems		
6.3.2. European integration: the place of universal banks in financial system stability		
6.4. Banks in Romanian financial system		
References		
1. Bădulescu, D., <i>Banking. Manual universitar</i> , Editura Universității din Oradea, 2012		
2. Bădulescu, D., <i>Globalizarea și băncile</i> , Editura Economică, București, 2007		
3. Dănilă, N. Și col., <i>Managementul lichidității bancare</i> , Editura Economică, București, 2002		
4. National Bank of Romania – publications, statistics, payment systems, monetary policy, link <a href="https://www.bnr.ro/Home.aspx">https://www.bnr.ro/Home.aspx</a>		
5. Sehleanu, M., <i>Banking techniques and operations</i> – online course, Universitatea din Oradea, 2020		
6. Stoica, M., <i>Management bancar</i> , Editura Economică, București, 1999		
8.2 Seminar (S)	<b>Teaching methods</b>	<b>Observations</b>
1.Introductory concepts (2 hours)		
2. Discussion of case studies on the banks in national/local context (4 hours)		
3. Practical applications using specific the tools and instruments in banking operations (6 hours)	Questioning, debate, deduction, applications, examples	
4. Discussion of case studies on the benefits and disadvantages of bank cards (4 hours)		
5. Calculation and discussion on profitability and banking performance indicators and bank risks (6 hours)		

Lecture,  
problem-  
solving,  
debate,  
deduction,  
illustration

6. Discussion of case studies on the failure of banks (6 hours)		
References		
1. Bădulescu, D., <i>Banking. Manual universitar</i> , Editura Universității din Oradea, 2012		
2. Bădulescu, D., <i>Globalizarea și băncile</i> , Editura Economică, București, 2007		
3. Dănilă, N. Și col., <i>Managementul lichidității bancare</i> , Editura Economică, București, 2002		
4. National Bank of Romania – publications, statistics, payment systems, monetary policy, link <a href="https://www.bnr.ro/Home.aspx">https://www.bnr.ro/Home.aspx</a>		
5. Sehleanu, M., <i>Banking techniques and operations</i> – online course, Universitatea din Oradea, 2020		
6. Stoica, M., <i>Management bancar</i> , Editura Economică, București, 1999		

**9. Corroboration of the contents of the discipline with the expectations of the epistemic community, professional associations and employers representing the field of study of the program**

The discipline contributes to the knowledge of the general framework of banking activity, the main instruments used by the bank and skills training on the documents and techniques used in national and international banking system practice. Course content is consistent with those of similar disciplines taught at undergraduate study programs at faculties in national context and abroad and the requirements of employers consulted within various formal and non-formal occasions.

**10. Assessment**

Type of activity	10.1 Assessment criteria	10.2 Assessment methods	10.3 Percentage of the final grade
10.4 Course (C)	Knowledge and understanding of course content. Reading and understanding of recommended books/paper.	Online evaluation through a multiple choice test comprising 18 questions (theory and applications)	67%
10.5 Seminar (S)	Knowing and understanding the organization of the banking system, the main tools used in the banking system and the main banking operations.	Online evaluation after drafting an essay on a specific topic from the discipline.	33%
10.6 Laboratory (L)			
10.7 Project (P)			
10.8 Practical works (P)			
10.9 Minimum performance standard			
<ul style="list-style-type: none"> <li>• Knowledge and understanding of content to the essential ideas.</li> <li>• Solve at least seven out of eighteen questions (grids) in the exam.</li> </ul>			

**Date**

**25.09.2020**

**Course titleholder:**

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**Seminar titleholder:**

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**Date of approval in  
the Department:**

**29.09.2020**

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**Date of approval in  
The Council of the  
Faculty of  
Economic Sciences:**

**30.09.2020**

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