

SYLLABUS
Academic year 2024-2025
Year of Study II / Semester I

1. Information on academic program

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	Bachelor
1.6. Academic program / Qualification/ ESCO Code	Business Administration / 242102 Process improvement specialist, 242104 Process manager, 242110 Specialist in planning, control, and reporting of economic performance; ESCO Code 2421 - Management and Organisation Analysts

2. Information of Course Matter

2.1. Course	Banks and Banking Operations			2.2. Code	BA214		
2.3. Course Leader	Assoc.Prof. PhD. Iuga Iulia						
2.4. Seminar Tutor	Assistant PhD. Ciolomic Ioana						
2.5. Academic Year	II	2.6. Semester	I	2.7. Type of Evaluation (E – final exam/ CE - colloquy examination / CA - continuous assessment)	E	2.8. Type of course (C– Compulsory, Op – optional, F - Facultative)	C

3. Course Structure (Weekly number of hours)

3.1. Weekly number of hours	3	3.2. course	2	3.3. seminar, laboratory	1
3.4. Total number of hours in the curriculum	42	3.5. course	28	3.6. seminar, laboratory	14
Allocation of time					hours
Individual study of readers					36
Documentation (library)					15
Home assignments, Essays, Portfolios					30
Tutorials					-
Assesments					2
Other academic activities (study visits, mentoring, projects)					-

3.7 Total number of hours for individual study (a+b+c)	81
3.8 Total number of hours for academic activities (d+e+f+3.4)	44
3.9 Total number of hours per semester (3.7+3.8)	125
3.10 Number of ECTS	5

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
5.2. seminar/laboratory-based	- for seminar: informative materials - technical equipment: laptop, video projector

6. Specific competences to be acquired (chosen by the course leader from the program general competences grid)

Competences/Study results	<p><i>C1.</i> Knowledge, understanding of the basic concepts, theories and methods of the field and area of specialization; their proper use in professional communication</p> <p><i>C2.</i> Using basic knowledge to explain and interpret various types of concepts, situations, processes, projects, etc. associated with the field</p> <p><i>C5.</i> Developing professional projects with the use of established principles and methods in the field</p>
Transversal competences	<i>CT1</i> Applying the principles, norms and values of professional ethics within one's own rigorous, efficient and responsible work strategy. Solving in real time, in conditions of qualified assistance, a real/hypothetical problem at work, respecting the norms of professional ethics.

7. Course objectives (arising from the acquired specific competencies)

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"> – <i>Knowledge of the fundamental concepts of the internal and international norms in the banking sector</i> – <i>Identification and analysis of various banking operations</i> – <i>Identification and analysis of the payment instruments and modes of payment</i> – <i>Problem solving issues specific to the payment incidents</i>

8. Course contents

8.1 Course (learning units)	Teaching methods	Remarks
Chapter 1. BANKING SYSTEM ORGANIZATION AND FUNCTIONING. Banking system structure. European System of Central Banks and the Central Bank. Types of banks.	Lecture Exemplification	2 Hours
Chapter 2. COMMERCIAL BANKS AND THEIR OPERATIONS. Commercial bank operations. Bank credit and interest	Lecture Conversation Exemplification	2 Hours
Chapter 2. COMMERCIAL BANKS AND THEIR OPERATIONS. Bank risk register. Credit office	Lecture Conversation	2 Hours
Chapter 3. PAYMENT INSTRUMENTS AND MODES OF PAYMENT. Draft. Check	Lecture Conversation Exemplification	2 Hours
Chapter 3. PAYMENT INSTRUMENTS AND MODES OF PAYMENT. Note of hand. Payment order. Documentary credit	Lecture Conversation Exemplification	2 Hours
Chapter 3. PAYMENT INSTRUMENTS AND MODES OF PAYMENT. The documentary incasso. Other payment instruments. Payment Incidents Register.	Lecture Conversation Exemplification	2 Hours
Chapter 4. CENTRAL BANKS AND THEIR OPERATIONS. Historical reference about the central banks. Central bank functions	Lecture Conversation	2 Hours

Chapter 4. CENTRAL BANKS AND THEIR OPERATIONS. Central bank operations. The National Bank of Romania	Lecture Conversation	2 Hours
Chapter 5. BANK CARD. Types of cards. Card operations	Lecture Conversation Exemplification	2 Hours
Chapter 6. BANK DISCOUNT PROCEDURES. Interbank compensation. Transfer of electronic funds. REGIS, SENT, and SAFIR systems	Lecture Conversation Exemplification	2 Hours
Chapter 7. BANK RISK AND PRUDENTIAL NORMS Bank risk typology. Risk identification	Lecture Conversation Exemplification	2 Hours
Chapter 7. BANK RISK AND PRUDENTIAL NORMS. Bank prudential norms applied in Romania	Lecture Conversation Exemplification	2 Hours
Chapter 8. BANK PERFORMANCE AND SURVEILLANCE. Bank performance	Lecture Conversation Exemplification	2 Hours
Chapter 8. BANK PERFORMANCE AND SURVEILLANCE. Bank surveillance	Lecture Conversation Exemplification	2 Hours
Bibliography		
<ol style="list-style-type: none"> Iuga Iulia, Mihalciuc Anastasia. (2020). Economic Crises. Effects on Banking Systems and Investment Decision. LAP Lambert Academic Publishing. ISBN: 978-620-2-92090-2 Iuga Iulia, Operațiuni preliminare acordării creditelor bancare, Aeternitas, Alba Iulia, 2004 Iuga Iulia, Monedă și credit. Îndrumar. Caiet de lucrări practice, Risoprint, Cluj Napoca, 2005 Iuga Iulia, Banks and banking operations, suport de curs în format electronic, 2019, nr inregistrare bibliotecă: 23/10.01.2019. 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>, Cavaliotti, Bucharest, 2009. Coffey, Peter, The European Monetary System - Past, Present And Future, Dordrecht:Kluwer Academic Publishers,1987 Grauwe, Paul De, Economics Of Monetary Union, London:Oxford University Press,2007 Niermann, Arne, Explaining Decisions In The European Union, Cambridge:Cambridge University Press,2006 Piedelievre Stephane, <i>Instruments de credit et de paiement</i>, 5 edition, Dalloz, 2007 ROSCA TEODOR, IUGA IULIA - Monedă și credit, Risoprint, Cluj Napoca, 2005 <p><i>Normative Acts:</i> Government Emergency Ordinance no. 99/2006 updated Banking legislation updated until 01. October 2024.</p>		
8.2. Seminar		
<ul style="list-style-type: none"> - ESCB operations - ESCB one-day credit - ESCB one-day deposit 	Conversation Exemplification Practical applications	2 Hours
<ul style="list-style-type: none"> - Bank assets and liabilities structure - Analysis of a credit file of an individual party 	Conversation Exemplification Practical applications	2 Hours
<ul style="list-style-type: none"> - Analysis of a credit file of a juristic person - Bank interest 	Conversation Exemplification Practical applications	2 Hours
<ul style="list-style-type: none"> - Asset operations of central banks - Liability operations of central banks 	Conversation Exemplification Practical applications	2 Hours

<ul style="list-style-type: none"> - How to write a draft - How to write a check - How to write a payment order - Check circuit - The circuit of the payment order - Draft circuit - Payment order compensation - Payment Incidents Register 	Conversation Exemplification Practical applications	2 Hours
<ul style="list-style-type: none"> - How to write a payment order - How to write credentials - How to write a letter of credit 	Conversation Exemplification Practical applications	2 Hours
<ul style="list-style-type: none"> - Bank performance indicators 	Conversation Exemplification	2 Hours

Bibliography

12. **Iuga Iulia**, Mihalciuc Anastasia. (2020). Economic Crises. Effects on Banking Systems and Investment Decision. LAP Lambert Academic Publishing. ISBN: 978-620-2-92090-2
 13. **Iuga Iulia**, Operațiuni preliminare acordării creditelor bancare, Aeternitas, Alba Iulia, 2004
 14. **Iuga Iulia**, Monedă și credit. Îndrumar. Caiet de lucrări practice, Risoprint, Cluj Napoca, 2005
 15. **Iuga Iulia**, Banks and banking operations, suport de curs în format electronic, 2019, nr inregistrare bibliotecă: 23/10.01.2019.
 16. Achim M., Hada T., **Iuga I.**, Politici actuale de finantare a afacerilor, Aeternitas Publishing House, Alba Iulia, 2011
 17. Brezeanu, Petre; Triandafil, Cristina, *Managementul financiar bancar al riscului de faliment corporativ*, Cavaliotti, Bucharest, 2009.
 18. Coffey, Peter, *The European Monetary System - Past, Present And Future*, Dordrecht:Kluwer Academic Publishers,1987
 19. Grauwe, Paul De, *Economics Of Monetary Union*, London:Oxford University Press,2007
 20. Niermann, Arne, *Explaining Decisions In The European Union*, Cambridge:Cambridge University Press,2006
 21. Piedelievre Stephane, *Instruments de credit et de paiement*, 5 edition, Dalloz, 2007
 22. ROSCA TEODOR, **IUGA IULIA** - Monedă și credit, Risoprint, Cluj Napoca, 2005
- Normative Acts:*
 Government Emergency Ordinance no. 99/2006 updated
 Banking legislation updated until 01. October 2024.

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 program

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.

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.

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.

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>Verification during the semester Practical works/papers</i>	30%
	<i>- Paper scientific content</i>		-
	<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
12.09.2024

Course leader's signature,
PhD Assoc.Prof. Iuga Iulia

Seminar tutors signature,
Asistant.PhD. Ciolomic Ioana

Approval date in departament
16.09.2024

Department director's signature,
PhD Assoc.Prof. Maican Silvia