

**„BOGDAN VODĂ” UNIVERSITY OF CLUJ-NAPOCA**  
**FACULTY OF ECONOMICAL SCIENCES**  
**SPECIALIZATION: FINANCES AND BANKS**  
**ACADEMIC YEAR 2010-2011**

**DISCIPLINE FILE**

<b>Course name</b>	<b>CREDIT INSTITUTIONS BANKING OPERATIONS</b>				
<b>Course code</b>	<b>FC 3104</b>	<b>Year</b>	<b>III</b>	<b>Number of credits</b>	<b>5</b>
		<b>Semester</b>	<b>I</b>		

<b>Faculty</b>	<b>ECONOMICAL SCIENCES</b>	<b>Number of hours in semester /activities</b>		
<b>Profile</b>	<b>ECONOMIC</b>	<b>Total</b>	<b>C</b>	<b>S</b>
<b>Specialization</b>	<b>FINANCES AND BANKS</b>	<b>42</b>	<b>28</b>	<b>14</b>

<b>Course type</b> DF – fundamental, DS – specialized, DC – complementary	<b>DS</b>
<b>Optional course category:</b> DI – imposed, DO – optional, DF – facultative	<b>DI</b>

<b>Prevision disciplines</b>	<b>Mandatory disciplines (conditioned):</b> Credit Institutions; Money and Credit; Enterprises Financial Management.
	<b>Recommended:</b> Management, Management of labour.
<b>Objectives</b>	<p>This course is intended for future bank employees as well for anyone needing to know more about the financial markets; their institutions and the everyday working language and techniques. The aim of this course is also to improve participants' understanding of romanian and EU credit institutions and explain some of the more frequently used market terminology.</p> <p>(1) Discuss the banking system and its role in economic development; (2) List the different banking operations; (3) Describe retail banking operations; (4) Discuss trade finance: letters of credit and letters of guarantee; (5) Describe money laundering and how to combat it; (6) Banking Credit and Finance.</p>
<b>Content (description)</b>	<p><b>PART I. BANKING OPERATIONS</b></p> <p>Chapter 1 - The operational structure of a typical bank  Chapter 2 - Client records and account maintenance  Chapter 3 - Safe deposit boxes  Chapter 4 - Paying and collecting cheques  Chapter 5 - Operations on commercial papers  Chapter 6 - Foreign exchange rates  Chapter 7 - Correspondent relationships  Chapter 8 - Fund transfers &amp; electronic fund transfers  Chapter 9 - SEPA und e-Invoicing  Chapter 10 - Cash Management Techniques</p> <p><b>PART II. RETAIL BANKING OPERATIONS</b></p> <p>Chapter 11 - Definition of retail banking</p>

	<p>Chapter 12 - Retail banking products  Chapter 13 - Consumer loans  Chapter 14 - Electronic banking operations  Chapter 15 - Private banking &amp; wealth management  <b>PART III. TRADE FINANCE OPERATIONS</b>  Chapter 16 - Letter of Credit (L/C) &amp; Letter of Guarantee (L/G)  - Types of L/Cs - Types of L/Gs  <b>PART IV. INVESTMENT MUTUAL FUND OPERATIONS</b>  Chapter 17 - Introductions to Banking Credit and Finance  Chapter 18 - Investments (shares, bonds, securities)  <b>PART V. COMBATING MONEY LAUNDERING</b>  Chapter 19 - Fiduciary role in protecting customer information, safeguarding customer and bank assets, and deterring financial crimes, and protecting the nation's financial system</p>
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<b>Form of evaluation (E – exam, C – colloquy/final test, CW – control works) E</b>					
<b>Final grade (percentage)</b>	Knowledge evaluation will take into account: 60% of the exam result /20% work in the seminar (practical)/ 20% written project				
<b>Bibliography</b>	<ol style="list-style-type: none"> <li>1. <b>Casu, B., Girardone, C., Molyneux, P.,</b> <i>Introduction to Banking</i>, FT Prentice Hall, 2006;</li> <li>2. <b>Dănilă, N.,</b> <i>Managementul lichidității bancare</i>, Ed. Economică, București, 2002;</li> <li>3. <b>Greuning, H., Brajovic Bratanovic, S.,</b> <i>Analyzing Banking Risk: A Framework for Assessing Corporate Governance and Risk Management</i>, 3rd Edition, The World Bank, Washington, 2009,</li> <li>4. <b>Hallwood, C. P., MacDonald, R.,</b> <i>International Money and Finance</i>, Wiley-Blackwell, 2000;</li> <li>5. <b>Heffernan, S.,</b> <i>Modern Banking</i>, John Wiley&amp;Sons Ltd., 2010;</li> <li>6. <b>Hull, J.,</b> <i>Options, Futures, and Other Derivative</i>, Prentice Hall, 2009;</li> <li>7. <b>Motocu, M. &amp; colab.,</b> <i>Activități bancare (en.- Banking Activities)</i>, Ed. Risoprint, Cluj, 2009;</li> <li>8. <b>Motocu, M.,</b> - <i>Bank Management (en. – Gestiune bancară)</i>, <b>Univ. Bogdan-Vodă</b>, Cluj, 2010;</li> <li>9. <b>Motocu, M.,</b> <i>Analysis of Economic Efficiency in Commercial Banks</i>, Ed. Risoprint, Cluj-Napoca, 1998;</li> <li>10. <b>Olteanu, A.,</b> <i>Management bancar</i>, Ed. Dareco, București 2003;</li> <li>11. <b>Platz, T. A. Jr., Fitch, T.,</b> <i>Business Banking</i>, Barron`s Business Library, 2001;</li> <li>12. <b>Timothy W.(Timothy W. Koch) Koch, S. Scott MacDonald,</b> <i>Bank Management (7th Edition)</i>, <i>South-Western College Pub</i>,2009;</li> <li>13. <b>Valdez, S.,</b> <i>An Introduction to Global Financial Markets</i>, Palgrave MacMillan, 2007;</li> <li>14. <a href="http://www.bnro.ro">www.bnro.ro</a> – Banking Financial Legislation.</li> </ol>				
<b>List of necessary didactic materials</b>	Books, course notes, content to solve problems, laptop, video projector.				
<b>Course holder</b>	<b>Degree</b>	<b>Title</b>	<b>First name</b>	<b>Name</b>	<b>Signature</b>
	<b>PROFESSOR</b>	<b>DR.</b>	<b>MARIUS</b>	<b>MOTOCU</b>	

