## **Course title: Banking**

Course code: 21039

ECTS credits: 6
Requirements: None

### **Basic information**

Level of studies: Undergraduate applied studies

Year of study: 1

Trimester: 3

Goal: Introducing students to the functioning of banks, types of banking operations and all financial flows that take place between banks together with the impact on the national economy

Outcome: Students are expected to be better trained to work independently in all types of banking, using the most modern work techniques, including electronic money transfer.

### Contents of the course

Theoretical instruction

- 1. About money in general: Historical development of monetary systems. Basic theoretical issues of money circulation. The value of money. Purchasing power of money. Issuance of money and withdrawal of money from circulation. Inflation management, deflation, etc.
- 2. Basics of banking: The concept, origin and development of banking. Financial institutions. Types of banks. Central Bank. International banking markets of deposits and loans. International financial institutions. Eurozone inflation.
- 3. Banking: Types of banking. Deposits. Loans. Depot. Effects. Leasing. Factoring. Forfeiting. Commissions. Participatory. Exchange . Risk management in banking. Basel 1 and 2. Financial crises. Financial statements of banks. Bank balance sheet assets and liabilities management and liquidity. Banks and financial markets. Intervention of the National Bank on the interbank market.
- 4. Payment operations: Participants and holders of payment operations. Payment operations in the country. Payment instruments. Types of transfers.

Practical instruction (Problem solving sessions/Lab work/Practical training)

- 1. Problem solving sesions
- 2. Paper work on given topics

### **Textbooks and References**

- В. Бјелица, *Банкарство теорија и пракса*, Економски факултет у Новом Саду, 2001.
- Ф. Мишкин, Монетарна економија, банкарство и финансијска тржишта, Дата статус, Бгд, 2006.
- E. Brigham, J. Houston, *Funadamentals od Financial Management*, 9th ed, Harcourt College, USA, 2001.

# Number of active classes (weekly)

Lectures: 3

Practical classes: 3

Other types of classes:

## **Grading (maximum number of points: 100)**

**Pre-exam obligations: 30 Points** 

Activities during lectures:

Activities on practical excersises:

Seminary work: 10

Colloquium: 20

Final exam: 70 Points

Written exam: 70

Oral exam:

#### Lecturer

Ana Slavković, PhD

### Associate

Marijana Petrović