



MODULE SPECIFICATION

Part 1: Information			
Module Title	Financial Institutions and Banking		
Module Code	UMACRM-15-M	Level	Level 7
For implementation from	2021-22		
UWE Credit Rating	15	ECTS Credit Rating	7.5
Faculty	Faculty of Business & Law	Field	Economics
Department	FBL Dept of Accounting Economics & Finance		
Module Type:	Standard		
Pre-requisites	None		
Excluded Combinations	None		
Co-requisites	None		
Module Entry Requirements	None		
PSRB Requirements	None		

Part 2: Description
<p>Educational Aims: The aim of the module is to provide students with an understanding of what financial intermediaries are, the specific economic benefits that flow from intermediation and the principles (and risks) underlying the process.</p> <p>In addition to the learning outcomes the educational experience may explore, develop, and practise but not formally discretely assess the following: The ability to present an argument and results in a clear, entertaining and professional manner An understanding of the way in which theory is modified by practical constraints Communicate information, ideas, arguments, concepts, theories in the field and develop an argument in a clearly and effectively</p> <p>Outline Syllabus: The syllabus includes: Basic concepts (esp: arbitrage; market efficiency and completeness; asymmetric information; agency and moral hazard, equilibrium) Nature and variety of financial intermediaries The deposit contract Banks, money supply and monetary policy The balance sheet On balance sheet risks Off balance sheet activity: issues of risk and regulation</p>

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Bank regulation: objectives and problems
Issues in bank management

Teaching and Learning Methods: The core of the programme will be a series of lectures, lectorials and seminars but in the seminars students will be encouraged to bring their own 'cases' for discussion where the cases will be drawn from the contemporary financial press. The purpose will be to have illustrated, by the end of the programme, a practical and topical application of all or most of the concepts examined in the lectures.

Students will be actively encouraged to make themselves familiar with the study skills web pages, and in particular to read widely around the subject matter (see below). Active use will be made of the Blackboard facilities.

1 hour lecture/lectorial and 2 hours tutorials per week.

Part 3: Assessment

There will be both formative and summative assessment on the module. The formative assessment will be through continuous feedback on tutorial and workshop exercises.

The summative assessment strategy for the module consists of two components:

Component A (60%): Two hour exam at the end of the module. The exam tests the students' ability to analyse current issues, apply concepts and principles that have been discussed in the module and their understanding of the key principles.

Component B (40%): A 2,000 word assignment that will require students to write a report on a current issue that affects financial intermediaries.

First Sit Components	Final Assessment	Element weighting	Description
Examination - Component A	✓	60 %	2 hour closed book exam * note that module runs in Vietnam
Written Assignment - Component B		40 %	2,000 word assignment that will require students to write a report on a current issue that affects financial intermediaries
Resit Components	Final Assessment	Element weighting	Description
Examination - Component A	✓	60 %	2 hour closed book exam
Written Assignment - Component B		40 %	2,000 word assignment that will require students to write a report on a current issue that affects financial intermediaries

Part 4: Teaching and Learning Methods

On successful completion of this module students will achieve the following learning outcomes:

Learning Outcomes	Module Learning Outcomes	Reference
	Demonstrate facility with the concepts used in the analysis of financial intermediation	MO1
	Distinguish between different types of intermediaries, evaluate the specific benefits to which they give rise	MO2
	Analyse and compare the various types of risks involved in the process of financial intermediation	MO3

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	Appreciate the subtleties of market behaviour in general and how that behaviour may change in order to profit from opportunities produced by regulation, consumer tastes and technology	MO4
	Analyse the current developments affecting financial intermediaries and evaluate their impact on the various stakeholders in a society	MO5
Contact Hours	Independent Study Hours:	
	Independent study/self-guided study	114
	Total Independent Study Hours:	114
	Scheduled Learning and Teaching Hours:	
	Face-to-face learning	36
	Total Scheduled Learning and Teaching Hours:	36
	Hours to be allocated	150
	Allocated Hours	150
Reading List	<p><i>The reading list for this module can be accessed via the following link:</i></p> <p>https://rl.talis.com/3/uwe/lists/D35A1CDD-2B01-3CF4-E5BD-99D6BB49D94B.html?lang=en-US&login=1</p>	

Part 5: Contributes Towards

This module contributes towards the following programmes of study:

Finance and Investment [Sep][FT][Frenchay][1yr] MSc 2021-22

Finance [Sep][FT][BAV][1yr] MSc 2021-22