



**CORPORATE AND ACADEMIC SERVICES**

**MODULE SPECIFICATION**

Part 1: Basic Data					
Module Title	Principles and Practice of Banking				
Module Code	UMED8T-30-2	Level	2	Version	2
Owning Faculty	FBL	Field	Economics		
Contributes towards	BA (Hons) Banking & Finance				
UWE Credit Rating	30	ECTS Credit Rating	15	Module Type	Standard
Pre-requisites	None		Co- requisites	None	
Excluded Combinations	None		Module Entry requirements		
Valid From	1 September 2012		Valid to		

<b>CAP Approval Date</b>	23/4/12
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Part 2: Learning and Teaching	
Learning Outcomes	<p>By the end of this module the student will be able to:</p> <ol style="list-style-type: none"> <li>1. Distinguish between the market sectors commercial banks operate in and the different services provided to meet different customer needs (Components A, and B1).</li> <li>2. Explain and analyse how retail banking services are delivered through branch net networks and on-line banking.(Component A)</li> <li>3. Interpret and apply the principles of lending in order to critically analyse and assess the borrowing requirements of customers and create acceptable lending proposals. (Component B1)</li> <li>4. Recognise and explain the risks associated with lending and devise appropriate ways banks can mitigate against these risks. (Components A, and B1)</li> <li>5. Describe and analyse the nature of cross-border banking and the risks associated with exchange rate transactions.(Component A)</li> <li>6. Appreciate and explain the social commitment banks have in preventing and detecting financial crime and money laundering. (Component A)</li> <li>7. Develop an awareness of the employment opportunities and challenges facing the graduate in banking and finance. (Component B2)</li> </ol>

Syllabus Outline	<p>An indicative outline of topics and themes on this module includes:</p> <ul style="list-style-type: none"> <li>• The Canons of Lending.</li> <li>• Legal aspects of loan and deposit contracts.</li> <li>• The major risks in banking : spot lending and credit assessment</li> <li>• Management of risk, pricing and securitization</li> <li>• Bank balance sheets and key banking ratios.</li> <li>• Varieties of Banking intermediation: <ul style="list-style-type: none"> <li>- Retail Banking – branch net works to on-line banking,</li> <li>- Corporate Banking – credit facilities and refinancing</li> <li>- Private Banking - wealth management</li> </ul> </li> <li>• International Banking and exchange rate volatility</li> <li>• Financial crime and money laundering</li> <li>• Employment opportunities in the financial sector and beyond.</li> </ul>
Contact Hours/Scheduled Hours	<p>Module delivery will be based on 6 hours of scheduled learning and teaching activities per teaching week. 3 hours a week will be 'whole-group' work, e.g. lectures or external speakers. The other 3 hours will be seminars.</p>
Teaching and Learning Methods	<p><b>Core contact: Lectures &amp; Seminars</b>  Lectures will focus on core material, with a particular focus on theory and its application. They may also involve specialist expert speakers, including those working in the financial sector. Most seminars will focus on investigating and practising the lecture material. Students will prepare answers in advance or in the seminar, either working individually or in small groups. Help, explanations and answers will be given in the workshop and/or through Blackboard</p> <p><b>Supporting Employability</b>  In conjunction with the UWE Careers Service, at least one session per week (either as a lecture or seminar) will facilitate students to take a self-directed approach to their personal development and career planning.</p> <p><b>Additional Contact</b>  In addition staff will be available during the semester during their office hours (2 hours a week) for face to face meetings. Queries and extended discussions with staff can also be approached virtually through e-mail.</p> <p><b>Other Support (on-line)</b>  Extensive use will be made of Blackboard for weekly guided independent study work; to support students' learning; to facilitate interactions between students e.g. for group project work and to provide feedback with quizzes and forums.</p> <p>Students will also be directed towards the University Library online Study Skills resources for the development of skills appropriate to the level and style of the module. In addition a number of e-learning resources will also be used:</p> <ul style="list-style-type: none"> <li>• The MySkills Study Skills website at <a href="http://www.uwe.ac.uk/library/resources/hub/">http://www.uwe.ac.uk/library/resources/hub/</a></li> <li>• iSkillzone <a href="http://iskillzone.uwe.ac.uk">http://iskillzone.uwe.ac.uk</a>  [workshops for information retrieval, referencing, evaluation skills and literature reviewing <a href="http://www1.uwe.ac.uk/library/help.aspx">http://www1.uwe.ac.uk/library/help.aspx</a>]</li> <li>• Learn Higher <a href="http://www.learnhigher.ac.uk/Students.html">http://www.learnhigher.ac.uk/Students.html</a></li> </ul>
Reading Strategy	<p>All students will be encouraged to make full use of the print and electronic resources available to them through membership of the University. These include a range of electronic journals. Training is provided by the library into how to find the relevant e-journals online. All of the online resources needed for this module can be accessed remotely.</p> <p>Students will be directed and expected to undertake reading throughout the</p>

	<p>module. However, depending upon specific topics addressed over the course of the module, students will be expected to undertake additional reading for themselves. A list of indicative textbooks and relevant journals is provided below but students are expected to recognise that these may be starting points only and that they should extend their reading as widely as is necessary to demonstrate a comprehensive knowledge. Specific websites will be recommended to keep students up to date with current issues in banking and finance from both an academic and real world perspective.</p> <p><b>Blackboard</b> – This module is supported by Blackboard, where students will be able to find all necessary module documentation, including guidance on Further Reading within the module handbook/outline. Direct links to information resources will also be provided from within Blackboard.</p> <p><b>UWE Libraries</b> – Engagement with online resources available through the library will be a core requirement of this module. This includes mySkills/iSkills zone, and the Skills4Study resources (see above).</p>
Indicative Reading List*	<p>Given the changing nature of banking regulation and developments in internet technology there is no core text book. However, students will be directed towards useful foundational texts to which they could refer. These include:</p> <p style="padding-left: 40px;">Heffernan, S. (2005) <i>Modern Banking</i>, Wiley</p> <p style="padding-left: 40px;">Greenbaum, S, I. and Thakor, A, J. (2007) <i>Contemporary Financial Intermediation</i>, Academic Press</p> <p style="padding-left: 40px;">Matthews, K. and Thompson, J. (2008) <i>The Economics of Banking</i>, Wiley</p> <p>In addition, students will be provided with a wide variety of written, audio and video texts that will be taken from journal articles, national and international newspapers and websites. Journal articles will be available electronically, or in the library. Students will be guided throughout the module as to the appropriate texts. Module guides will also reflect the range of reading to be carried out. Students are also strongly recommended to read a daily newspaper with a serious business finance section, such as The <i>Financial Times (FT)</i>, <i>Guardian</i>, <i>Telegraph</i> or <i>Times</i>.</p> <p>Recommended Websites</p> <p>The Bank of England (<a href="http://www.bankofengland.co.uk">www.bankofengland.co.uk</a>)  The European Central Bank (<a href="http://www.ecb.int">www.ecb.int</a>)  The Bank for International Settlements (<a href="http://www.bis.org">www.bis.org</a>)  The UK Payments Association (<a href="http://www.ukpayments.org.uk">www.ukpayments.org.uk</a>)  The Building Societies' Association (<a href="http://www.bsa.org.uk">www.bsa.org.uk</a>)  British Bankers' Association (<a href="http://www.bba.org.uk">www.bba.org.uk</a>)  Office of National Statistics (<a href="http://www.statistics.gov.uk">www.statistics.gov.uk</a>)  Vox – an international macro/finance website (<a href="http://www.vox.eu.org">www.vox.eu.org</a>)  Financial Services Authority (<a href="http://www.fsa.gov.uk">www.fsa.gov.uk</a>)</p>

### Part 3: Assessment

Assessment Strategy	<p><b>Summative Assessment</b></p> <p>There are three different assessments for the module. Two are designed to allow students to demonstrate their knowledge and understanding of the module's topics and content, and one is designed to enable and encourage students to reflect on their career and development needs and to plan accordingly.</p> <p><b>Component A:</b>  Consists of an examination (conducted under controlled conditions) which will be two hours in length. It will assess students' knowledge of core material and their ability to apply it to real cases.</p> <p><b>Component B:</b>  Component B consists of two elements:</p> <p><b>Component B1</b> is a 2000 word essay/report again designed to assess the</p>
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students' knowledge of core material and their ability to apply it to real cases. The title and topic will be announced at the beginning of the course to enable students time to conduct independent research relating to the topic.

**Component B2** at the end of the module students are required to re-submit an updated career development portfolio which will include a review of their progress to date and a further self-evaluations of their development needs with respect to their year three placement opportunity and post university career. The portfolio is likely to include:

1. Job history (including voluntary work) and CV
2. Skills audit and evidence
3. Transferable skills audit and evidence
4. Academic transcript and marks to date
5. Progress report
6. Action plan and personal targets (career & academic)

Formative Assessment:

1. Students will be offered the opportunity to self-evaluate their knowledge and comprehension of the module's core concepts and topics using question banks drawn from various sources.
2. In addition students will be encouraged to reflect on their academic progress through regular attendance at lectures and seminars, and regular engagement with the prompts and questions found in their Career Development Portfolio.

Identify final assessment component	<b>Component A</b>	
% weighting between components A and B (Standard modules only)	<b>A:</b>	<b>B:</b>
	50%	50%
<b>First Sit</b>		
<b>Component A</b> (controlled conditions) Description of each element	<b>Element weighting</b>	
1. Examination (2 hours)	100%	
<b>Component B</b> Description of each element	<b>Element weighting</b>	
1. Written project (2,000 words)	80%	
2. Career Development Portfolio	20%	
<b>Resit (further attendance at taught classes is not required)</b>		
<b>Component A</b> (controlled conditions) Description of each element	<b>Element weighting</b>	
1. Examination (2 hours)	100%	
<b>Component B</b> Description of each element	<b>Element weighting</b>	
1. 2,500 word essay	80%	
2. Career Development Portfolio	20%	
If a student is permitted an <b>EXCEPTIONAL RETAKE</b> of the module the assessment will be that indicated by the Module Description at the time that retake commences.		