



MODULE SPECIFICATION

Part 1: Information			
Module Title	Principles and Practice of Banking		
Module Code	UMED8T-30-2	Level	Level 5
For implementation from	2020-21		
UWE Credit Rating	30	ECTS Credit Rating	15
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		

Part 2: Description
<p>Educational Aims: See Learning Outcomes</p> <p>Outline Syllabus: An indicative outline of topics and themes on this module includes:</p> <p>The Canons of Lending</p> <p>Legal aspects of loan and deposit contracts</p> <p>The major risks in banking : spot lending and credit assessment</p> <p>Management of risk, pricing and securitization</p> <p>Bank balance sheets and key banking ratios</p> <p>Varieties of Banking intermediation</p> <ul style="list-style-type: none"> Retail Banking – branch net works to on-line banking Corporate Banking – credit facilities and refinancing Private Banking - wealth management <p>International Banking and exchange rate volatility</p> <p>Financial crime and money laundering</p>

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Employment opportunities in the financial sector and beyond.

Teaching and Learning Methods: Core contact - Lectures and Seminars:

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.

Supporting Employability

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.

Additional Contact:

In addition staff will be available in both semesters 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.

Other Support (on-line)

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. 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:

The MySkills Study Skills website

iSkillzone (workshops for information retrieval, referencing, evaluation skills and literature reviewing)

Learn Higher

Module delivery will be based on 3 hours of scheduled learning and teaching activities per teaching week, which may comprise 2 hours a week of 'whole-group' work, e.g. lectures, lectorials or external speakers, and an hour a week of smaller group work, e.g. a seminar/tutorial.

Part 3: Assessment

Summative Assessment:

There are four different assessments for the module. Three 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.

Component A:

Consists of an online take-home examination (2 hours). It will assess students' knowledge of core material and their ability to apply it to real world cases.

Component B:

Component B consists of three elements:

Component B1 is a 2000 word essay/report again designed to assess the 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 give students sufficient time to conduct independent research relating to the topic.

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Component B2 consists of a small group presentation followed by a debate on a series of topics identified by the module leader. The new element will assess presentation and debate skills of the students, placing special emphasis on their ability to critically engage with the subject area.

Component B3 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:

Job history (including voluntary work) and CV

Skills audit and evidence

Transferable skills audit and evidence

Academic transcript and marks to date

Progress report

Action plan and personal targets (career and academic)

Formative Assessment:

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.

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.

If a student is permitted a RETAKE of the module the assessment will be that indicated by the Module Description at the time that retake commences.

First Sit Components	Final Assessment	Element weighting	Description
Written Assignment - Component B		30 %	Written project (2,000 words)
Portfolio - Component B		10 %	Career Development Portfolio
Presentation - Component B		10 %	Assessed Discussion
Examination (Online) - Component A	✓	50 %	Online take-home examination (24 hours). Word limit: 1500 words maximum.
Resit Components	Final Assessment	Element weighting	Description
Written Assignment - Component B		40 %	2500 word essay
Portfolio - Component B		10 %	Career development portfolio
Examination (Online) - Component A	✓	50 %	Online take-home examination (24 hours). Word limit: 1500 words maximum.

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Part 4: Teaching and Learning Methods																							
Learning Outcomes	<p>On successful completion of this module students will achieve the following learning outcomes:</p> <table border="1"> <thead> <tr> <th style="text-align: left;">Module Learning Outcomes</th> <th style="text-align: left;">Reference</th> </tr> </thead> <tbody> <tr> <td>Distinguish between the market sectors commercial banks operate in and the different services provided to meet different customer needs</td> <td>MO1</td> </tr> <tr> <td>Explain and analyse how retail banking services are delivered through branch net works and on-line banking</td> <td>MO2</td> </tr> <tr> <td>Interpret and apply the principles of lending in order to critically analyse and assess the borrowing requirements of customers and create acceptable lending proposals</td> <td>MO3</td> </tr> <tr> <td>Recognise and explain the risks associated with lending and devise appropriate ways banks can mitigate against these risks</td> <td>MO4</td> </tr> <tr> <td>Describe and analyse the nature of cross-border banking and the risks associated with exchange rate transactions</td> <td>MO5</td> </tr> <tr> <td>Appreciate and explain the social commitment banks have in preventing and detecting financial crime and money laundering</td> <td>MO6</td> </tr> <tr> <td>Develop an awareness of the employment opportunities and challenges facing the graduate in banking and finance</td> <td>MO7</td> </tr> </tbody> </table>	Module Learning Outcomes	Reference	Distinguish between the market sectors commercial banks operate in and the different services provided to meet different customer needs	MO1	Explain and analyse how retail banking services are delivered through branch net works and on-line banking	MO2	Interpret and apply the principles of lending in order to critically analyse and assess the borrowing requirements of customers and create acceptable lending proposals	MO3	Recognise and explain the risks associated with lending and devise appropriate ways banks can mitigate against these risks	MO4	Describe and analyse the nature of cross-border banking and the risks associated with exchange rate transactions	MO5	Appreciate and explain the social commitment banks have in preventing and detecting financial crime and money laundering	MO6	Develop an awareness of the employment opportunities and challenges facing the graduate in banking and finance	MO7						
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Reading List	<p>The reading list for this module can be accessed via the following link:</p> <p>https://uwe.rl.talis.com/modules/umed8t-30-2.html</p>																						

Part 5: Contributes Towards

This module contributes towards the following programmes of study:

Banking and Finance [Sep][FT][Frenchay][3yrs] BA (Hons) 2019-20

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Banking and Finance [Sep][SW][Frenchay][4yrs] BA (Hons) 2019-20

Banking and Finance {Dual} [Aug][FT][Taylors][3yrs] BA (Hons) 2019-20

Banking and Finance {Dual} [Mar][FT][Taylors][3yrs] BA (Hons) 2019-20

Banking and Finance [Sep][FT][NEU][3yrs] BA (Hons) 2019-20

Banking and Finance {Foundation} [Sep][SW][Frenchay][5yrs] BA (Hons) 2018-19

Banking and Finance {Foundation} [Sep][FT][Frenchay][4yrs] BA (Hons) 2018-19