



Module Specification

Principles and Practice of Banking

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Contents

Module Specification	1
Part 1: Information	2
Part 2: Description	2
Part 3: Teaching and learning methods	3
Part 4: Assessment.....	5
Part 5: Contributes towards	9

Part 1: Information

Module title: Principles and Practice of Banking

Module code: UMED8T-30-2

Level: Level 5

For implementation from: 2023-24

UWE credit rating: 30

ECTS credit rating: 15

Faculty: Faculty of Business & Law

Department: FBL Dept of Accounting Economics & Finance

Partner institutions: None

Delivery locations: Not in use for Modules

Field: Economics

Module type: Module

Pre-requisites: None

Excluded combinations: None

Co-requisites: None

Continuing professional development: No

Professional, statutory or regulatory body requirements: None

Part 2: Description

Overview: Not applicable

Features: Not applicable

Educational aims: See Learning Outcomes

Outline syllabus: An indicative outline of topics and themes on this module includes:

The Canons of Lending

Legal aspects of loan and deposit contracts

The major risks in banking : spot lending and credit assessment

Management of risk, pricing and securitization

Bank balance sheets and key banking ratios

Varieties of Banking intermediation

Retail Banking – branch net works to on-line banking

Corporate Banking – credit facilities and refinancing

Private Banking - wealth management

International Banking and exchange rate volatility

Financial crime and money laundering

Employment opportunities in the financial sector and beyond.

Part 3: Teaching and learning methods

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.

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

MO1 Distinguish between the market sectors commercial banks operate in and the different services provided to meet different customer needs

MO2 Explain and analyse how retail banking services are delivered through branch net works and on-line banking

MO3 Interpret and apply the principles of lending in order to critically analyse and assess the borrowing requirements of customers and create acceptable lending proposals

MO4 Recognise and explain the risks associated with lending and devise appropriate ways banks can mitigate against these risks

MO5 Describe and analyse the nature of cross-border banking and the risks associated with exchange rate transactions

MO6 Appreciate and explain the social commitment banks have in preventing and detecting financial crime and money laundering

MO7 Develop an awareness of the employment opportunities and challenges facing the graduate in banking and finance

Hours to be allocated: 300

Contact hours:

Independent study/self-guided study = 228 hours

Placement = 6 hours

Face-to-face learning = 66 hours

Total = 300

Reading list: The reading list for this module can be accessed at [readinglists.uwe.ac.uk](https://uwe.rl.talis.com/modules/umed8t-30-2.html) via the following link <https://uwe.rl.talis.com/modules/umed8t-30-2.html>

Part 4: Assessment

Assessment strategy: 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.

Task 1 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.

Task 2 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.

Task 3 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.

For Task 4, students are required to submit a 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 may 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.

Assessment components:

Examination (Online) (First Sit)

Description: Online take-home examination (24 hours).

Word limit: 2000 words maximum.

Weighting: 50 %

Final assessment: Yes

Group work: No

Learning outcomes tested: MO1, MO2, MO3

Written Assignment (First Sit)

Description: Written project (2,000 words)

Weighting: 30 %

Final assessment: No

Group work: No

Learning outcomes tested: MO5, MO6

Presentation (First Sit)

Description: Assessed Discussion

Weighting: 10 %

Final assessment: No

Group work: Yes

Learning outcomes tested: MO4

Portfolio (First Sit)

Description: Career Development Portfolio

Weighting: 10 %

Final assessment: No

Group work: No

Learning outcomes tested: MO7

Portfolio (Resit)

Description: Career development portfolio

Weighting: 10 %

Final assessment: No

Group work: No

Learning outcomes tested:

Written Assignment (Resit)

Description: Written project (2,000 words)

Weighting: 30 %

Final assessment: No

Group work: No

Learning outcomes tested:

Examination (Online) (Resit)

Description: Online take-home examination (24 hours).

Word limit: 2000 words maximum.

Weighting: 50 %

Final assessment: Yes

Group work: No

Learning outcomes tested:

Presentation (Resit)

Description: Assessed discussion.

Weighting: 10 %

Final assessment: No

Group work: Yes

Learning outcomes tested:

Part 5: Contributes towards

This module contributes towards the following programmes of study:

Banking and Finance [Frenchay] BSc (Hons) 2022-23

Banking and Finance {Foundation} [Sep][FT][Frenchay][4yrs] BSc (Hons) 2021-22

Banking and Finance {Foundation} [Sep][SW][Frenchay][5yrs] BSc (Hons) 2021-22