



Module Specification

Principles and Practice of Banking

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Part 1: Information

Module title: Principles and Practice of Banking

Module code: UMED8T-30-2

Level: Level 5

For implementation from: 2024-25

UWE credit rating: 30

ECTS credit rating: 15

College: College of Business and Law

School: CBL Bristol Business School

Partner institutions: None

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: Teaching in the module will employ the prepare, participate and practise (3Ps) pedagogic principle. For prepare, teaching materials, along with lecture slides, seminar questions and recommended reading list for each week, will be made available to students on Blackboard at least 48 hours in advance. For participate, students will attend lecture and seminar sessions. 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. For practise, 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

UWE Careers Service, in conjunction with the teaching team of the module and invited guest speakers from the industry, will run at least three in person sessions to enable students to take a self-directed approach to their personal development and career planning. The module content also helps students not only to develop their core knowledge (theoretical, empirical and practical) in banking but also raise awareness of key transferable skills expected of banking and finance graduates.

Additional Contact:

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 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 external e-learning resources such as LinkedIn Learning will also be used.

Module Delivery

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 Critically evaluate various risks associated with lending and develop effective strategies for banks to mitigate these risks.

MO2 Differentiate the diverse market segments served by commercial banks and the tailored services they offer to address specific customer demands.

MO3 Scrutinise the critical factors driving the evolution of banks and their competitive environment.

MO4 Communicate theories, evidence, and arguments effectively to an audience.

MO5 Reflect on accumulated and growing knowledge and transferable skills and develop a career-ready mindset.

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 three assessment tasks for the module, which are designed to allow students to demonstrate their knowledge and understanding of the module's topics and content, and 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 scenarios.

Task 2 is an essay/report designed to assess the students' ability to learn and scrutinise the critical factors driving the evolution of banks and their competitive environment. 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 comprises in-class group academic discussion and a career development reflective report (500 words max).

Academic discussion is a small group presentation followed by a debate on a series of topics identified by the module leader. It will assess presentation, debating and persuasion skills of students, placing special emphasis on their ability to critically engage with the subject area.

Individual Career Development Reflective Report, on the other hand, will require the students to review 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. It may include critical reflections and actions on job history (including voluntary work) and CV, skills audit and evidence, transferable skills audit and evidence, academic achievements to date and academic and career targets going forward.

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 assessment briefs.

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 tasks:

Examination (Online) (First Sit)

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

Word limit: 1600 words maximum.

Weighting: 50 %

Final assessment: Yes

Group work: No

Learning outcomes tested: MO1, MO2

Written Assignment (First Sit)

Description: Written project (1,800 words)

Weighting: 35 %

Final assessment: No

Group work: No

Learning outcomes tested: MO3

Presentation (First Sit)

Description: Presentation, comprising in-class group academic discussion and a career development reflection (500 words max).

Weighting: 15 %

Final assessment: No

Group work: Yes

Learning outcomes tested: MO4, MO5

Examination (Online) (Resit)

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

Word limit: 1,600 words maximum.

Weighting: 50 %

Final assessment: Yes

Group work: No

Learning outcomes tested: MO1, MO2

Written Assignment (Resit)

Description: Written project (1,800 words)

Weighting: 35 %

Final assessment: No

Group work: No

Learning outcomes tested: MO3

Presentation (Resit)

Description: Presentation, comprising in-class group academic discussion and a career development reflection (500 words max).

Weighting: 15 %

Final assessment: No

Group work: Yes

Learning outcomes tested: MO4, MO5

Part 5: Contributes towards

This module contributes towards the following programmes of study:

Banking and Finance [Frenchay] BSc (Hons) 2023-24

Banking and Finance [NEU] BSc (Hons) 2023-24

Banking and Finance {Dual} [Taylors] BA (Hons) 2023-24

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