



APPROVED:

Vice-rector for study and methodical work

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20 22

## *Основы банковского дела / Principles of banking and finance*

### Syllabus of the course

Specialty	38.03.02 Management
Specialization	Business management and digital innovations
Level of higher education	Bachelor
Form of training	Full-time
Year of enrolment	2022

Authored by:

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Total number of hours	216	<b>Form of final attestation:</b>  Exam: term 4
incl:		
contact work	96	
self-study	84	
practical training	0	
control hours	36	

#### Hours distribution:

Term:	4
Type of classes	Hours
Contact hours	54
Practical training	42
Laboratory work	
<b>Total contact hours</b>	<b>96</b>
Self-study	84
Control hours	36
<b>Total academic hours</b>	<b>216</b>
<b>Total credits</b>	<b>6</b>

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## 1. LEARNING OBJECTIVES

<b>Objective:</b>	Obtaining by future bachelors a body of knowledge about the nature of the modern banking system of the Russian Federation, the activities of a commercial bank as its main link.
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## 2. COURSE PLACE IN THE PROGRAMME STRUCTURE

The discipline B1.O Principles of banking and finance refers to the mandatory part of Block 1.

## 3. EXPECTED LEARNING OUTCOMES

Code and name of graduate competence	Code and name of the competence achievement indicator	Expected learning outcomes
PC-8 - Justification, based on an analysis of financial and economic risks, of the possibility of business transformation	PC-8.1 - Able to analyze the market for credit products for legal entities	<p>Know: the terminology of the discipline, in particular the concept of the credit market and the market of credit products; classification of loans and credit risks</p> <p>Be able to: analyze the market for credit products, draw conclusions about general trends in its development; select collateral for appropriate loan products.</p> <p>Own: methods of collecting and processing information about the market of credit products.</p>

## 4. COURSE STRUCTURE AND CONTENT

Code and name of the topics	Course content	Academic hours			
		Contact work			Self-study
		Lectures	Practices	Workshops	
Topic 1. Modern banking system of Russia	The banking system, its role in the mechanism of managing a market economy, the structure of the banking system of the Russian Federation. Modern banking legislation. Central Bank of the Russian Federation (Bank of Russia): organizational structure, objectives, functions and role in the credit system. The status of the Bank of Russia as a mega-regulator of the financial market, its powers of supervision and control not only in the banking sector, but also in other sectors of the financial market. Tools used by the Central Bank of the Russian Federation for monetary regulation of the economy. General characteristics of the second level of the banking system of the Russian Federation. Credit organizations: definition, types. Types and content of basic banking operations and other	6	2		12

	transactions that credit institutions have the right to carry out in accordance with the law. Clustering of the banking sector by ownership criteria, by volume indicators of activity, by regional affiliation. Non-bank credit organizations: types (settlement, deposit-credit, payment), range of operations they perform. Banking groups and holdings, unions and associations. Problems and prospects for the development of the banking system of the Russian Federation.				
Topic 2. Commercial bank as the main link in the banking system of the Russian Federation	Banks as a special type of financial intermediary in a market economy, their main differences from non-depository financial institutions, their importance in reducing risks in investing temporarily free funds in the personal sector of the economy and business entities of the market. Principles of activity and functions of commercial banks. Organizational and legal forms of activity of banks, features of their activity in the form of an open and closed joint-stock company, in the form of a limited liability company (share banks), in the form of an additional liability company. Management bodies of a commercial bank, powers of governing, executive and control bodies, internal organizational structure of bank management, tasks of individual structural divisions. The procedure for opening, tasks, powers of separate structural divisions of the bank located outside the location of the head bank: branches, representative offices, additional offices, operating cash desks, exchange offices. The procedure for state registration and licensing of banking activities. Types of banking licenses. Grounds for revocation of a banking license. Procedure for revocation of license and liquidation of a commercial bank. Methods of bank liquidation (voluntary and forced), forms of bank reorganization: merger, accession, spin-off, division. Commercial bank reporting: types, preparation requirements, audit and analysis. Reserve requirements of the Central Bank of the Russian Federation: purpose, calculation procedure.	8	4		12
Topic 3. Resources of a commercial bank	General characteristics of the resources of commercial banks and their structure, classification in accordance with international standards. Own resources of banks: composition, characteristics of components, structure. The minimum amount of authorized capital for newly created credit institutions, the minimum amount of own funds (capital) for existing credit institutions. The main functions of the bank's own capital. Assessing the adequacy of the bank's equity capital. Factors influencing the amount of bank's own funds. Methods for increasing bank equity capital. The procedure for forming and increasing the bank's authorized capital. Deposit operations of banks. The concept of a deposit. Classification of deposits: by categories of depositors and forms of withdrawal of deposits. Features of a bank deposit agreement with an individual as a public agreement. Conditions for the return of bank deposits to individuals and legal entities. Characteristics of demand deposits (settlement and current accounts, correspondent accounts, account with overdraft rights). Bank account agreement. Time deposits and their varieties: with a fixed repayment period, with a	8	12		15

	<p>conditional repayment period, with prior notice. Deposit agreement with the client, its content and procedure for execution. Bank certificates. Economic essence. Classification of certificates: by categories of depositors, by methods of registration, by terms of circulation, by terms of interest payment. Agreement on the assignment of the right to claim under a certificate (assignment), its execution. The procedure for issuing deposit and savings certificates. Registration of conditions for issuance and circulation of certificates in the State Technical Institution of the Central Bank of the Russian Federation. Advantages and disadvantages as a way to attract resources. Bank bill as a source of resources for commercial banks: legislative and regulatory framework for issue and circulation, multifunctionality of nature, types of bills, features of interest and discount bills. Borrowed funds. Loans from the Central Bank of the Russian Federation as a lender of last resort. Types of refinancing loans against market and non-market assets: pawnshop, overnight, intraday, loans secured by the rights of claims under loan agreements, against bills of bank borrowers, against guarantees of other credit institutions. Loans from the Bank of Russia secured by gold. Economic content and conditions for obtaining each type of loan. Agreement between the Central Bank of the Russian Federation and the bank for the provision of a loan: content and procedure for execution. Interbank loans. Necessity and methods of attraction. Direct interbank loan agreement: content and procedure for execution. The procedure for issuing and repaying ICD with the participation of an intermediary. Commercial bank bonds as a means of attracting borrowed capital. Types of commercial bank bonds. The procedure for state registration of bond issues and their prospectus with the Central Bank of the Russian Federation. Methods of selling bonds. Their conversion into shares. The deposit insurance system for individuals in the Russian Federation: principles of operation, the role of the Deposit Insurance Agency in its operation, the procedure for generating funds from the insurance fund and paying insurance compensation from it to depositors. The role of the DIA in the rehabilitation of problem banks and the liquidation of insolvent banks.</p>				
<p>Topic 4. Organization of bank lending</p>	<p>Economic and legal basis of bank credit. Subjects of credit relations in market conditions. Types of bank loans and their classification. Principles of lending to a market economy: repayment, urgency, security, payment, differentiation. Forms of ensuring loan repayment. Pledge: concept and scope of application. Forms of pledge with property retained by the pledgor, their characteristics and the rights of the bank as a pledgee. Forms of pledge with the transfer of property to the pledgee, their characteristics and the bank's obligations in relation to the pledgor. Pledge agreement: its contents, registration procedure, registration. The procedure for foreclosure on property pledged to a bank. Termination of the right of pledge. Bank guarantee and surety agreement: content, execution</p>	8	12		15

	<p>procedure, confirmation of the solvency of guarantors and guarantors. Fulfillment of obligations by sureties and guarantors. Organization of the process of issuing and repaying a bank loan: the bank's work at the stage of preliminary negotiations with the client, characteristics of the documentation for obtaining a loan, the bank's work with the loan application of the borrower, the procedure for drawing up a loan agreement (content of the main sections), opening a loan account and issuing a loan, bank control over repayment of the loan and interest on it. Bank loan portfolio, its analysis and evaluation. Credit risk management. The procedure for creating and using reserves for possible losses on credit claims. The main methods of issuing and repaying bank loans: one-time term loan, lending in the form of opening a credit line to the client (revolving and non-renewable), lending in the form of an overdraft, syndicated loan, etc. Features of the design and provision of certain types of bank loans. Bill loans and their varieties: discount and collateral bill loans, banker's acceptances, bill of exchange loans. Factoring and forfeiting loans as loans that mediate trade and settlement operations of suppliers and payers: their essence, common features and significant differences. Mortgage loans and their types for corporate clients and individuals. Mortgage lending models in economically developed countries (one-tier and two-tier). Mortgage lending schemes for housing construction in the Russian Federation. Consumer credit as a means of satisfying the consumer needs of the population, types of consumer loans for current purposes and for capital costs, features of drawing up a loan agreement with individuals. Credit-lease (leasing). Essence. Types of leasing: operational and financial. Forms of financial leasing. Leasing agreement: content and procedure for execution. Calculation of lease payments and the efficiency of leasing operations. The procedure for determining the quality of a loan, the formation and use of a reserve for possible loan losses.</p>				
<p>Topic 5. Organization of payments and settlements in the Russian Federation</p>	<p>A holistic view of the national payment system as a systemically important element of a market economy, the key principles of its functioning, participants, the role of the Central Bank of the Russian Federation in its organization, the risks of payment systems, the main directions of its development. Legal framework and principles of organizing payments and settlements in the Russian Federation. Basic approaches to the organization and functioning of the payment system of the Russian Federation in the light of the Federal Law of June 27, 2011. No. 161-FZ "On the national payment system". Current account of enterprises and organizations in a bank, the procedure for opening it and conducting operations. Bank account agreement: mutual rights and obligations of the client and the bank, their financial liability for failure to fulfill contractual obligations. Termination of a bank account agreement: features of its termination at the request of the client and at the request of the bank. Card files for the client's</p>	8	4		10

	<p>bank account, the order of debiting funds from the account if there are insufficient funds in the account to satisfy all the requirements presented to it. Inter-farm settlements. Basics of organizing money transfers across bank accounts and without opening an account. Transfers of funds across bank accounts and the corresponding forms of inter-business settlements: payment orders, settlements with payment requests in the form of transfer of funds at the request of the recipient (direct debit of the account), settlements using collection orders, settlements under a letter of credit, settlements by checks. The essence of each form of payment, document flow. The concepts of irrevocability, unconditionality and finality of funds transfer. Bill of exchange form of payment. Current bill of exchange legislation. Promissory notes and bills of exchange: essence, features. Endorsement of a bill. Banking operations with bills of exchange: avalization, collection and domiciliation of bills. The procedure for completing the procedure for protesting a bill of exchange through a notary. Limitation periods for persons liable for payment of a bill of exchange. Electronic money and electronic means of payment: concept, main characteristics, payment procedure. Requirements for electronic payment systems and their brief characteristics. Interbank settlements (ICB). The concept and structure of interbank payments, correspondent relations of banks, types of correspondent accounts. Centralized system of MDBs through the settlement network of the Bank of Russia. General characteristics of the Bank of Russia payment system. (Regulations of the Central Bank of the Russian Federation dated June 29, 2012 "On the payment system of the Bank of Russia"). Correspondent bank account in the RCC: purpose, opening procedure, tariff policy of the Central Bank. The procedure for conducting MBR using paper technology and in electronic format. Types of electronic payment documents, features of the procedure for conducting intraregional and interregional electronic payments. Federal system of banking electronic urgent payments (BESP): purpose, types of participants, forms of participation, procedure for exchanging electronic messages. Concept for the development of the Bank of Russia payment system for the period until 2015. Decentralized systems of MDBs: interbank settlements based on direct correspondent relations of banks (through LORO and NOSTRO accounts), interbank settlements between divisions of one bank, interbank clearing. Retail (retail) payments. The concept of retail payments, their classification. Payment card as the main instrument of retail payments: types of bank cards, participants in card payments, features in the technology of payments in payment systems using magnetic cards and microprocessor cards. Regulatory regulation of card payments in the Russian Federation. (Regulations of the Central Bank of the Russian Federation dated December 24, 2004 No. 266-P "On the issue of bank cards and on transactions using bank</p>				
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	cards.” Current account of an individual in a bank: procedure for opening and terminating a bank account agreement. Features of transfers of funds through the current account of an individual persons. Characteristics of individual forms of payment. Retail payment systems without opening a bank account for the client. System for collecting utility payments of Sberbank of Russia. Remote work of the bank with corporate and retail clients: concept and types of remote banking services, bank-client system, Internet banking, telephone banking.				
Topic 6. Cash management services	The procedure for conducting cash transactions in the Russian Federation on the basis of current legislation. The bank's basic requirements for clients to comply with the rules for performing cash transactions. Cash balance limit: essence, calculation procedure. Spending cash from the enterprise's own cash receipts. The maximum amount of cash payments between legal entities. Bank operating cash desk, its limit. Forecasting the bank's cash turnover: form, structure, procedure for drawing up the forecast. The enterprise's cash application and its role in drawing up a forecast of the bank's cash turnover. The procedure for accepting cash from legal entities by bank cash desks during operating hours, cash and bags with cash during post-operational times, as well as accepting money from collection services. The procedure for the bank to issue cash from the bank's cash desks to legal entities. Features of accepting and issuing cash to individuals. Bank control over clients' compliance with cash discipline and cash handling conditions. Financial liability measures applied to violating enterprises.	8	4		8
Topic 7. Bank operations on the securities market	Legislative and regulatory framework regulating the participation of banks in transactions with securities. General characteristics of the bank's activities as a non-professional and professional participant in the securities market. Bank investment operations with securities: essence, grouping. Direct investments of the bank in securities. Portfolio investments, types of bank securities portfolios: growth portfolio, income portfolio, risk capital portfolio, balanced portfolio, specialized portfolio, etc. Brokerage and dealer operations of banks with securities. Intermediary (agency) functions of the bank on the basis of a commission agreement and an agency agreement. Activity of the bank as an underwriter. Trust (trust) operations. The essence and legal basis of trust operations in Russia. The regulatory framework of the Central Bank of the Russian Federation for trust management. Objects and founders of trust management. Methods of property management: individually and through the general bank management fund (FBU). Basic conditions for organizing OFBU in a bank.	8	4		12
<b>Control hours:</b>					<b>36</b>
<b>Total hours:</b>		<b>54</b>	<b>42</b>	<b>0</b>	<b>84</b>



## 5. TEACHING AND LEARNING TOOLS OF THE COURSE

### 5.1 Recommended literature

Bibliographic description of the publication (author, title, type, place and year of publication, number of pages)	Digital resources
Peganova, O. M. Banking: a textbook for universities / O. M. Peganova. - Moscow: Yurayt Publishing House, 2023. - 574 p.	<a href="https://urait.ru/bcode/511282">https://urait.ru/bcode/511282</a>
Larina, O. I. Banking. Workshop: textbook for universities / O. I. Larina. — 2nd ed., revised. and additional - Moscow: Yurayt Publishing House, 2023. - 234 p.	<a href="https://urait.ru/bcode/511535">https://urait.ru/bcode/511535</a>
Tarkhanova, E. A. Banking. Tests: textbook for universities / E. A. Tarkhanova. - Moscow: Yurayt Publishing House, 2022. - 40 p.	<a href="https://urait.ru/bcode/506938">https://urait.ru/bcode/506938</a>

### 5.2 List of software (including national production)

- 7-Zip
- LibreOffice
- ОС АЛТ образование 10

### 5.3 List of reference systems and modern professional databases

№	Name of reference systems and professional databases
1.	Digital library Grebennikon.ru – <a href="http://www.grebennikon.ru">www.grebennikon.ru</a>
2.	Science Digital Library eLIBRARY – <a href="http://www.elibrary.ru">www.elibrary.ru</a>
3.	Science Digital Library КиберЛеника – <a href="http://www.cyberleninka.ru">www.cyberleninka.ru</a>
4.	Database ПОЛПРЕД Справочники – <a href="http://www.polpred.com">www.polpred.com</a>
5.	Database OECD Books, Papers & Statistics on the platform OECD iLibrary <a href="http://www.oecd-ilibrary.org">www.oecd-ilibrary.org</a>
6.	Legal reference system КонсультантПлюс (installed resource UNECON or <a href="http://www.consultant.ru">www.consultant.ru</a> )
7.	Legal reference system «ГАРАНТ» (installed resource UNECON or <a href="http://www.garant.ru">www.garant.ru</a> )
8.	Information and referral system «Кодекс» (installed resource UNECON or <a href="http://www.kodeks.ru">www.kodeks.ru</a> )
9.	Digital library system BOOK.ru - <a href="http://www.book.ru">www.book.ru</a>
10.	Digital library system ЭБС ЮРАЙТ – <a href="http://www.urait.ru">www.urait.ru</a>
11.	Digital library system ЗНАНИУМ (ZNANIUM) – <a href="http://www.znanium.com">www.znanium.com</a>
12.	Digital library UNECON – <a href="http://opac.unecon.ru">opac.unecon.ru</a>

## 6. TECHNICAL FACILITIES

There are special rooms for lectures, seminars, coursework, group and individual consultations, current and interim assessments, as well as rooms for self-study.

The premises are equipped with equipment and teaching aids.

The rooms for students' independent work are equipped with computers with Internet connection and access to the university's electronic learning environment.

<b>Name of classroom</b>	<b>Classroom location</b>
3-4-5 Classroom (for conducting lecture-type classes and seminar-type classes, course design (completing coursework), group and individual consultations, ongoing monitoring and intermediate certification), equipped with a multimedia complex. Specialized furniture and equipment: Educational furniture on 40 seats, teacher's workplace, 1 pc. lectern, 1 pc. 3-section chalk board, 1 pc. chair, 1 pc. hanger stand. Portable multimedia kit: HP 250 G6 1WY58EA laptop, LG PF1500G multimedia projector. Sets of demonstration equipment and educational visual aids: multimedia applications for lecture courses and practical exercises, interactive educational visual aids.	191023, St. Petersburg, Griboedova canal, 30-32, lit. A, Б, P
3-4-7 Classroom (for conducting lecture-type classes and seminar-type classes, course design (completing coursework), group and individual consultations, ongoing monitoring and intermediate certification), equipped with a multimedia complex. Specialized furniture and equipment: Educational furniture on 25 seats, teacher's workplace - 2 pcs., marker board - 1 pc., hanger rack - 3 pcs., blinds - 2 pcs. Portable multimedia kit: HP 250 G6 1WY58EA laptop, LG PF1500G multimedia projector. Sets of demonstration equipment and educational visual aids: multimedia applications for lecture courses and practical exercises, interactive educational visual aids.	191023, St. Petersburg, Griboedova canal, 30-32, lit. A, Б, P

## **7. METHODOLOGICAL GUIDELINES FOR STUDENTS**

The following documents should be made available to the trainee before the start of the course:

- training and methodological documentation;
- local normative acts regulating the main issues of the organisation and implementation of educational activities, including those regulating the procedure for current monitoring and interim assessment of students;
- the schedule of consultations of the teaching staff.

The level and depth of mastering the discipline is determined by the active and systematic work of students in lectures, seminars, independent work, including in terms of identifying the most significant and relevant problems for further study. A special condition for qualitative mastering of the discipline is an effective organisation of work, which allows distributing the academic workload evenly in accordance with the schedule of the educational process.

When preparing for classes, students have the opportunity to attend consultations with the staff of UNECON according to the timetable set out in the schedule of consultations.

The students' in- and out-of-classroom work should aim to form:

- the fundamentals of the learner's world view and scientific understanding;
- basic knowledge relevant to the training area and the declared professional field, forming the target and professional basis for training;
- professional competences oriented towards the needs of the labour market;
- an individual trajectory by mastering a unique set of professional competences that complement the learner's competence model, through a

focus on specific professional specialised areas of knowledge defined by labour market representatives;

- meta-skills for learners, such as teamwork and leadership, data analysis, digital skills, project design and implementation, intercultural interaction.

## **8. SPECIFICATIONS FOR TEACHING DISABLED PERSONS**

Students with disabilities, if necessary, are taught on the basis of an adapted work programme using special teaching methods and didactic materials that take into account the particularities of their psychophysical development, individual capacities and health status.

In order for disabled persons and persons with disabilities to master the curriculum, the University shall ensure that:

- for the visually impaired and visually impaired: availability of information on the timetable in accessible places and adapted forms for learners who are blind or visually impaired; presence of an assistant to assist the learner as needed; production of alternative formats of teaching materials (large print or audio files);
- for the hearing-impaired and hearing-impaired: adequate sound reproduction of information;
- for persons with disabilities and persons with mobility impairments: the possibility of unimpeded access for students to classrooms, restrooms and other areas of the department, as well as their stay in these areas.

Learners with disabilities and persons with disabilities are provided with printed and/or electronic educational resources in forms adapted to their disabilities. The education of students with disabilities may be organized with other students or in separate groups or organisations.

# ASSESSMENT RESOURCES

## 1.1 Control tasks and assignments for interim attestation

1. The main business models of Russian banks in modern conditions.
2. Preventive supervision: internal procedures for assessing capital adequacy and stress testing.
3. Bank liquidity: features of management in the context of digitalization.
4. Features of bank information risk management in the context of digitalization.
5. Features of managing bank operational risks in the context of digitalization.
6. Provisions for possible loan losses: concept, impact on the bank's loan portfolio.
7. Bank reporting under IFRS (using the example of a specific bank).
8. Liquidity standards: concept, mechanism of influence on bank liquidity.
9. Classification of banking risks and approaches to assessing and managing them in modern conditions.
10. The main provisions of the international standards of the Basel capital agreements ("Basel II" and "Basel III").
11. Basic mechanisms and tools for managing banking risks.
12. VaR methodology as a universal approach to assessing market risks.
13. Introduction of advanced approaches to risk assessment into the practice of Russian banks.
14. Mortgage loans and their types for corporate clients and individuals.
15. Brokerage and dealer operations of banks with securities.

## 1.2 Topics for written task

Is not provided by the work programme of the discipline.

## 1.3 Interim checkpoints

Number	Type	Method of conduct	Topic number
1	Analytical work	Written	1-5
2	Case	Written	1-7
3	Monitoring	By means of technical tools and information systems	1-7

## 1.4 Other assessment objects

Is not provided by the work programme of the discipline.

## 1.5 Self-study

Name of self-study	Topic number
Doing homework	1-5
Writing papers	6-7
Exam preparation	1-7

## 1.6 Grading scale

Scales of assessment and procedures for assessing learning outcomes of the discipline are regulated by the Regulations on the current control of progress and interim attestation of students in higher education programmes and the Regulations on the scoring and rating system.

**A grading and rating system** is used to assess the learning outcomes of the discipline:

The final control of the discipline is an examination (or a differentiated test), the final grade being formed in accordance with the scale given in the table below:

Баллы	Оценка
$\leq 54$	fail
55-69	satisfactory
70-84	good
$\geq 85$	excellent

### Grading scale

2 (points to 54)	Demonstrates a lack of understanding of the problem. Many of the requirements of the assignment are not met. An initial perception of the material is demonstrated. The work is incomplete and/or plagiarized.
3 (points 55-69)	Demonstrates a partial understanding of the problem. Most of the requirements of the task have been met. Mastery of the elements of the assigned material. The material is mostly clear and coherent.
4 (points 70-84)	Demonstrates considerable understanding of the issue by the discipline. All requirements of the assignment are fulfilled. The content of the completed tasks is disclosed and examined from different perspectives.
5 (points 85-100)	Demonstrates full understanding of the problem. All requirements of the assignment are fulfilled. Demonstrates proficiency in the discipline. The completed assignments are holistic, complete, structured, present different points of view and demonstrate creativity.