Subject card

<table>
<tr><td>Subject name and code</td><td colspan="6">Finance and Banking, PG_00155722</td></tr>
<tr><td>Field of study</td><td colspan="6">Management</td></tr>
<tr><td>Date of commencement of studies</td><td colspan="2">October 2024</td><td colspan="2">Academic year of realisation of subject</td><td colspan="2">2025/2026</td></tr>
<tr><td>Education level</td><td colspan="2">undergraduate studies</td><td colspan="2">Subject group</td><td colspan="2">Obligatory subject group in the field of study
Subject group related to scientific research in the field of study</td></tr>
<tr><td>Mode of study</td><td colspan="2">part-time studies</td><td colspan="2">Mode of delivery</td><td colspan="2">at the university</td></tr>
<tr><td>Year of study</td><td colspan="2">2</td><td colspan="2">Language of instruction</td><td colspan="2">Polish</td></tr>
<tr><td>Semester of study</td><td colspan="2">3</td><td colspan="2">ECTS credits</td><td colspan="2">6.0</td></tr>
<tr><td>Learning profile</td><td colspan="2">academic</td><td colspan="2">Assessment form</td><td colspan="2"></td></tr>
<tr><td>Conducting unit</td><td colspan="6">Katedra Bankowości i Finansów -> Faculty of Management</td></tr>
<tr><td rowspan="2">Name and surname of lecturer (lecturers)</td><td colspan="2">Subject supervisor</td><td colspan="4">dr Marta Penczar</td></tr>
<tr><td colspan="2">Teachers</td><td colspan="4"></td></tr>
<tr><td rowspan="3">Lesson types</td><td>Lesson type</td><td>Lecture</td><td>Tutorial</td><td>Laboratory</td><td>Project</td><td>Seminar</td><td>SUM</td></tr>
<tr><td>Number of study hours</td><td>20.0</td><td>20.0</td><td>0.0</td><td>0.0</td><td>0.0</td><td>40</td></tr>
<tr><td colspan="7">E-learning hours included: 0.0</td></tr>
<tr><td rowspan="2">Learning activity and number of study hours</td><td>Learning activity</td><td colspan="2">Participation in didactic classes included in study plan</td><td>Participation in consultation hours</td><td>Self-study</td><td>SUM</td></tr>
<tr><td>Number of study hours</td><td colspan="2">40</td><td>36.0</td><td>74.0</td><td>150</td></tr>
<tr><td>Subject objectives</td><td colspan="7">To provide students with knowledge of the nature and role in the modern economy of finance and banking and the principles of banks and other financial institutions.</td></tr>
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Learning outcomes	Course outcome	Subject outcome	Method of verification
	[ZARZL3_K05] The student is ready to correctly evaluate phenomena and clearly justify his position through rational, logical and entrepreneurial use of knowledge - basing his assertions and decisions on the analysis of received information.	The student is prepared to carry out a proper assessment of phenomena in the field of functioning of banks and other financial institutions. He/she justifies his/her standpoint in a logical manner basing his/her statements and decisions on the analysis of received information.	[SK1] oral statement/conversation/ discussion [SK2] presentation/project/paper/ report [SK5] implementation of a problem task
	[ZARZL3_U05] The student can correctly select and apply advanced methods and tools used in management and quality sciences.	Be able to correctly select and apply advanced methods and tools used in sciences related to the functioning of banks and other financial institutions.	[SU4] test/exam - oral or written [SU5] implementation of a problem task
	[ZARZL3_K02] The student is aware of the need to supplement and expand the acquired knowledge and skills and strives to combine knowledge from different fields and disciplines of science interdisciplinarily.	Students are aware of the necessity to complement and expand the acquired knowledge and skills in the field of functioning of banks and other financial institutions.	[SK2] presentation/project/paper/ report [SK5] implementation of a problem task
	[ZARZL3_W02] The student knows the relationships between the disciplines of the social sciences that are crucial to understanding the nature of economic processes.	He is familiar with the relationships between social science disciplines related to the functioning of banks and other financial institutions.	[SW4] test/exam - oral or written [SW1] oral statement/ conversation/discussion [SW2] presentation/project/paper/ report
	[ZARZL3_U03] The student is able to take into account their ethical, social and ecological consequences in the decision-making process.	Be able to consider the ethical, social and environmental implications associated with the operation of banks and other financial institutions in decision-making.	[SU1] oral statement/conversation/ discussion [SU4] test/exam - oral or written [SU5] implementation of a problem task
	[ZARZL3_U04] The student is able to use the acquired knowledge of management science and quality in professional practice.	Be able to apply the acquired knowledge of the functioning of banks and other financial institutions in professional practice.	[SU1] oral statement/conversation/ discussion [SU2] presentation/project/paper/ report
	[ZARZL3_K06] The student is ready to work in, co-create or manage a group. The student is able to think and act in an entrepreneurial manner.	The student is competent to work in a group, to form and manage a group.	[SK2] presentation/project/paper/ report [SK5] implementation of a problem task
	[ZARZL3_K03] The student knows the need to identify important problems, including economic and social issues, and plan ways to solve them.	The student is aware of the need to identify important problems in the functioning of banks and other financial institutions and to seek ways to solve them.	[SK1] oral statement/conversation/ discussion [SK2] presentation/project/paper/ report [SK5] implementation of a problem task

Subject contents	**Lecture** 1. Introduction to finance. Functions of finance. Differences between public and private finance. The concept, forms and functions of money, demand for money and money supply. 2. The financial system, structure and functions, characteristics of financial institutions (bank, insurance company, investment fund). 3. Central banking and elements of supervision of the financial system 4. The concept and scope of public finance. The system of public finance in Poland. The state budget. Planning, adopting, execution and control of state and self-government budgets' execution. 5. Types of public incomes and factors shaping them; the term, features, functions and types of taxes; tax principles; tax system and policy. Tax system in Poland. 6. The concept, types and functions of public expenditures and the factors shaping them; the principles of disposing of public funds. 7. Budget deficit and public debt - essence, types, causes of formation 8. Finances of local self-government units 9. EU finances - selected elements 10. Social insurance - selected elements 11. Entrepreneur in the social insurance system 12. Commercial banking (classification of commercial banking, factors influencing the development of commercial banking, distribution channels, basic types of banking activities), banking segments (retail banking, private banking, corporate banking, mortgage banking) 13. Financial management and cash and non-cash monetary settlements (credit transfer, direct debit, bill of exchange, cheque) 14. Bank loans: definition and features of a loan, types of loans offered by banks, banks' loan offer for corporate and retail customers, the course of the loan process, the problem of non-performing/defaulted loans - consequences for the bank and the customer 15. The strategy of financing banking activities (the role of deposits, wholesale financing), equity capital in a bank and its functions, the concept of capital adequacy **Exercises** 1. Identification of the functions of finance using selected government programmes as an example. Identifying types of cash flows. Correct definition of basic financial categories. 2. Recognising models of financial systems (Anglo-Saxon system, continental system). 3. Analysing the tasks and functions of the FSA, NBP. 4. Distinguishing the role of individual entities in the system of public finance in Poland. Construction of a task-based budget in Poland. Analysis of functions, tasks and measures of the degree of task realisation. 5. Distinguish elements of tax technology. Knowledge of the economic construction of basic taxes in Poland. 6. 6. Analysis of the structure of expenditures by state functions and their comparability with data for other countries 7. The problem of budget balance and public debt - the causes of deficit, forms and limits of public debt. A case study - selected EU countries 8. The problem of raising budget funds in the context of public tasks performed by the local government level. Problems of budget balance and debt limits 9. Monetary policy and coordination of fiscal policies. Budget and EU funds 10. Types of social insurance in Poland. Rules of being subject to social insurance. 11. Knowledge of the obligations of entrepreneurs as payers and insured persons 12. New technologies in banking (blockchain, artificial intelligence, roboadvisory, virtualisation of banking services); cyber threats 13. Payment card market, mobile and remote payments - analysis of solutions 14. Credit decision-making in banks (tools - scoring, internal rating, credit documentation, transaction structure, covenants, negotiation of credit terms); credit monitoring and its objectives 15. Analysis of banks' deposit offer and structured instruments, analysis of the guarantee function of the BGF
Prerequisites and co-requisites	
Assessment methods and criteria	

Subject passing criteria	Passing threshold	Percentage of the final grade
Written exam	51.0%	50.0%
Written pass	51.0%	50.0%

Recommended reading		
	Basic literature	• W. Wójtowicz (ed.), Outline of public finance and financial law, Wolters Kluwer, Warsaw 2020 • S. Owsiak, Finanse publiczne. Współczesne ujęcie, PWN, Warszawa 2022 • P. Sołtyk, Finanse samorządowe. Wydanie 2, Difin, Warszawa 2020. • M. Zaleska (ed.), The world of banking, Difin, Warsaw 2018. • I. Pyka (ed.), Commercial banking, Publishing House of the University of Economics in Katowice, Katowice 2013.

	Supplementary literature	• P. Galiński, Fiscal threat of local government units. Conditioning, measurement, limitation, University of Gdańsk Publishing House, Gdańsk-Sopot 2021. • M. Pawłowska, Credit in the changing market structure of the banking sector - new techniques, new challenges, C.H.Beck, Warsaw 2021.
	eResources addresses	Adresy na platformie eNauczanie:
Example issues/ example questions/ tasks being completed		
Work placement	Not applicable	

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