

Subject card

Subject name and code	Finance & Banking, PG_00178468						
Field of study	Finance and Accounting						
Date of commencement of studies	October 2026		Academic year of realisation of subject		2026/2027		
Education level	Bachelor's studies		Subject group		Obligatory subject group in the field of study Subject group related to scientific research in the field of study		
Mode of study	part-time studies		Mode of delivery		at the university		
Year of study	1		Language of instruction		Polish		
Semester of study	2		ECTS credits		5.0		
Learning profile	academic		Assessment form		exam		
Conducting unit	Department of Banking and Finance -> Faculty of Management -> Rector						
Name and surname of lecturer (lecturers)	Subject supervisor		dr Błażej Lepczyński				
	Teachers						
Lesson types	Lesson type	Lecture	Tutorial	Laboratory	Project	Seminar	SUM
	Number of study hours	16.0	16.0	0.0	0.0	0.0	32
	E-learning hours included: 0.0						
Learning activity and number of study hours	Learning activity	Participation in didactic classes included in study plan		Participation in consultation hours		Self-study	SUM
	Number of study hours	32		2.0		91.0	125
Subject objectives	Introducing students to the role of finance and banking, as well as the functioning of the financial system, with particular emphasis on banks.						

Learning outcomes	Course outcome	Subject outcome	Method of verification
	[FiRL3_U01] The student can analyze and interpret socio-economic processes and phenomena—from the finance and accounting perspective—using knowledge and tools from management, quality sciences, economics, and finance.	The student is able to analyze and interpret financial phenomena and their implications within both public and market financial systems, with a particular focus on banking operations.	[SU2] presentation/project/paper/report
	[FiRL3_U04] The student is able—from the perspective of finance and accounting—to correctly select and properly apply methods and tools from the fields of management and quality sciences, economics, and finance to analyse and forecast economic processes and evaluate economic phenomena.	The student is able to choose and apply suitable methods for assessing financial phenomena in the areas of public finance and banking, such as credit risk evaluation and analysis of a bank's deposit products.	[SU2] presentation/project/paper/report
	[FiRL3_W02] The student has advanced knowledge and understanding of the functioning of the domestic and international financial market and financial instruments and institutions.	The student is able to identify financial system models along with the institutions and instruments of both market and public financial systems, and understands their goals, operational principles, and effects.	[SW4] test/exam - oral or written [SW2] presentation/project/paper/report
	[FiRL3_W03] The student knows and understands, to an advanced degree - from the perspective of finance and accounting - the internal and external relations of institutions and organizations with particular emphasis on financial security systems.	The student demonstrates an understanding of the interrelations between the real and financial sectors, is aware of the complexity of interactions within the financial system, and acknowledges the importance of maintaining financial stability and security.	[SW4] test/exam - oral or written [SW2] presentation/project/paper/report

Subject contents	Lectures 1. Introduction to Finance Functions of finance; differences between public and private finance; the concept, forms, and functions of money; money demand and supply 2. The Financial System Structure and functions; characteristics of financial institutions (banks, insurance companies, investment funds) 3. Central Banking and Elements of Financial Supervision 4. Public Finance Scope and definition; the public finance system in Poland; the state budget: planning, adoption, execution, and control 5. Types of Public Revenues and Influencing Factors The concept, features, functions, and types of taxes; tax principles; tax system and tax policy; the tax system in Poland 6. Public Expenditures Definition, types, and functions; factors shaping expenditures; principles of managing public funds 7. Budget Deficit and Public Debt Nature, types, and causes 8. Entrepreneurs in the Social Security System 9. Commercial Banking Classification, development factors, distribution channels, basic banking operations; banking segments (retail banking, private banking, corporate banking, mortgage banking) 10. Bank Loans Definition and features; types of loans offered by banks; credit offers for corporate and individual clients; lending process; non-performing loans consequences for the bank and the client 11. Banking Activity Financing Strategy Role of deposits, wholesale funding; bank equity and its functions; the concept of capital adequacy Classes / Practical Exercises 1. Identifying the Functions of Finance Based on selected government programs; recognizing types of cash flows; defining key financial categories 2. Recognizing Financial System Models Anglo-Saxon vs. Continental system 3. Analysis of the Tasks and Functions of the Polish Financial Supervision Authority (KNF) and the National Bank of Poland (NBP) 4. Distinguishing the Roles of Entities in the Polish Public Finance System 5. Understanding Tax Techniques Economic structure of major taxes in Poland 6. Analysis of Expenditure Structures by Government Function Comparison with other countries 7. Budget Balance and Public Debt Issues Causes of deficits, forms and limits of public borrowing; case study: selected EU countries 8. Monetary Policy and Fiscal Policy Coordination
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	9. New Technologies in Banking Blockchain, artificial intelligence, robo-advisory, virtualization of banking services; cybersecurity threats 10. Card Market, Mobile and Remote Payments Analysis of solutions 11. Making Credit Decisions in Banks Tools: scoring, internal ratings, credit documentation, transaction structure, covenants, credit terms negotiation; credit monitoring and its objectives 12. Financial Management and Payment Settlements (Cash and Non-Cash) Transfers, direct debits, bills of exchange, checks; analysis of banks deposit offers and structured instruments; analysis of the guarantee function of the Bank Guarantee Fund (BFG)		
Prerequisites and co-requisites			
Assessment methods and criteria	Subject passing criteria	Passing threshold	Percentage of the final grade
	Written test (lecture-based)	51.0%	50.0%
	Written test (classes)	51.0%	30.0%
	Research project	51.0%	20.0%
Recommended reading	Basic literature	1. W. Wójtowicz (red.), Zarys finansów publicznych i prawa finansowego, Wolters Kluwer, Warszawa 2020 2. S. Owsiak, Finanse publiczne. Współczesne ujęcie, PWN, Warszawa 2022 3. M. Zaleska (red.), Świat bankowości, Difin, Warszawa 2018 4. M. Pawłowska, Kredyt w zmieniającej się strukturze rynkowej sektora bankowego - nowe techniki, nowe wyzwania, C.H. Beck, Warszawa 2021	
	Supplementary literature	1. I. Pyka (red.), Bankowość komercyjna, Wydawnictwo Uniwersytetu Ekonomicznego w Katowicach, Katowice 2013. 2. Stiglitz J.E., Ekonomia sektora publicznego. PWN, Warszawa 2004 3. M.Dylewski, B Filipiak, M.Zioło, .Gorzałczyńska-Koczkodaj, Finanse publiczne. Aspekty teoretyczne i praktyczne, Wydawnictwo C.H.Beck, Warszawa 2014.	
	eResources addresses		
Example issues/ example questions/ tasks being completed			
Work placement	Not applicable		

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