

COURSE OUTLINE

COURSE TITLE	CORPORATE BANKING	CODE:
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YEAR OF STUDY	III	SEMESTER	5	COURSE STATUS (C-COMPULSORY/O-OPTIONAL/E-ELECTIVE)	O
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NUMBER OF HOURS PER WEEK				TOTAL NUMBER OF HOURS PER SEMESTER	TOTAL NUMBER OF SELF-STUDY HOURS	CREDITS	TYPE OF ASSESSMENT (MT-MID-TERM, O-ORAL EXAM, M-MIXED)	LANGUAGE OF TEACHING
C	S	L	Pr.					
2	0			28	108	5	E	ENGLISH

COURSE COORDINATOR	ACADEMIC TITLE, FIRST NAME, LAST NAME	DEPARTMENT
	UNIV. PROF. PHD. OVIDIU STOICA	Business Administration

PREREQUISITE COURSES	Money and Banks; Finance
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COURSE OBJECTIVES	<p><u>Main objective:</u> assimilating by the students of the basic knowledge for the corporate segment banking activity and creating practical abilities for working with this category of clients, aiming especially the banking lending activity and the risks associated to it.</p> <p>SPECIFIC OBJECTIVES: <u>KNOWLEDGE, ABILITIES AND/OR COMPETENCIES</u></p> <p>i) <u>Cognitive competencies (knowledge)</u> : assimilating of indispensable knowledge regarding the corporate banking activity, aiming specific concepts, principles, methods, instruments, techniques etc.</p> <p>ii) <u>Functional competencies (abilities and competencies: applying knowledge to a particular context):</u> creating abilities and competencies for the students to use specific knowledge in the corporate banking activity practice (financial analysis of the companies, evaluation and prevention of the corporate banking activity, taking decisions, following up loans and other specific operations)</p> <p>iii) <u>Personal competencies:</u> development of the personal competencies of analysis, decision making and assuming of responsibilities in the corporate banking activity</p> <p>iv) <u>General competencies:</u> : understanding the general features of the corporate banking activity within the framework of the entire banking activity</p>
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COURSE OUTLINE	NAME OF CHAPTER/ TOPIC	No. of hours
	Chapter I. Basic elements regarding Corporate Banking activity	3
	Chapter II. The general framework of the corporate banking lending activity	3
	Chapter III. The general process of banking lending of the corporate clients	6
	Chapter IV. Short term banking loans for corporate clients	3
	Chapter V. Medium and long term banking loans for corporate clients	3
	Chapter VI. Complex banking loans for corporate clients	3
	Chapter VII. Products and services assimilated with banking loans for corporate clients	3
	Chapter VIII. Risk treatment in the activity of banking lending of the corporate clients	2
	Chapter IX. The applicability of Basel II Agreement in the corporate banking activity	2

SEMINAR/LAB TOPICS	<ol style="list-style-type: none"> 1. Groups of corporate clients- treatment of the unique debtors 2. Basic elements of the corporate lending process 3. The non-financial analysis within the corporate lending activity 4. The financial analysis of the Balance sheets and of the Trial Balances within the corporate lending activity 5. The financial analysis of the Profit and Loss Statements within the corporate lending activity 6. The calculation and the interpretation of the financial within the corporate lending activity 7. The financial analysis in evolution and the rating calculation 8. Checking and interpretation of cash-flow within the corporate lending activity 9. Taking the lending decision 10. The settlement of the loan limit, the disbursement and the follow up of the loans till recovery 	<ol style="list-style-type: none"> 1 1 1 3 1 1 1 1 1 2
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	11. Risk treatment in the activity of corporate banking lending	1
TEACHING METHODS	Lecture, Interactive course	

BIBLIOGRAPHY	<ol style="list-style-type: none"> 1. Basno, C.,Dardac,N., Produse, costuri și performanțe bancare, Ed.Economică, București, 2000 2. Burns, Claire- Banking business modells in electronic networks : virtualisation versus the merger concept / Claire Burns., 1999 3. Cocriș,V.,Ișan,V.,Economia afacerilor, Ed.Graphix,Iași,1995 4. Evans,D.,S., Schmalensee,R. – Paying with Plastic. The Digital Revolution in Buying and Borrowing, The MIT Press, Massachusetts, 1999 5. Filip,B.,Tehnologii financiar-bancare, Ed,Junimea, Iași, 2003 6. Filip,B.,Gestiunea riscurilor de creditare sub impactul noilor tehnologii bancare, în vol.Impactul factorilor financiar-monetari asupra dezvoltării economice, Ed,Sedcom Libris, Iași, 2001 7. Filip, B., Un model de asistare computerizată a deciziei de creditare bancară, în vol. Globalizarea și Educația economică universitară, Conferință internațională, Ed. Sedcom Libris, Iași, 2002 8. Gandy Anthony – Banking Strategies and beyond 2000, Ed. The Chartered Institute of Bankers, 1999,2000, New York, Atlanta, Boston, Chicago, Washington, Tokyo 9. Heffernan, Shelagh A.- Modern banking in theory and practice / Shelagh A. Heffernan. - Chichester: Wiley, 1996 10. Lloyd,R.,Muth,H.P.,Gerlach,F., Analiza creditului, Ed. Expert,București, 1998 11. Mihai, I., Tehnica și managementul operațiunilor bancare, Ed. Expert, București, 2003 12. Predescu, I., Activitatea bancară între performanță și risc, Ed. Expert, București, 2005 13. Trenca,I., Metode și tehnici bancare, Ed. Casa Cărții de Știință, Cluj-Napoca,2003 14. Ungurean, P.V., Banking. Produse și operațiuni bancare, Ed. Dacia, Cluj-Napoca, 2001 15. *** Colecția revistei Piața Financiară, 2000-2008 16. *** Colecția revistei Finanțe, Bănci, Asigurări, 2000-2008 	
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ASSESSMENT	TERMS	EVP. 50%; EX. 50%
	CRITERIA	Min. grade 5 for EVP.; Min. grade 5 for EX.
	TYPES	Exam, Written papers
	FINAL GRADE FORMULA	50% x EVP grade + 50% x EX grade