

## INFORMATION REFERENCE

<b>Full name of the discipline</b>	<i>Banking Activities for Business</i>
<b>Type of discipline</b>	<i>Selective</i>
<b>Semester</b>	<i>6</i>
<b>Number of ECTS credits</b>	<i>4</i>
<b>Level of higher education</b>	<i>first (bachelor's degree)</i>
<b>Educational programme</b>	<i>Entrepreneurship, trade and exchange activity</i>
<b>Language of instruction, teaching</b>	<i>Ukrainian</i>
<b>ESI/faculty</b>	<i>ESI of Economics and Management</i>
<b>Department</b>	<i>Entrepreneurship and business-administration</i>
<b>Name of lecturer(s)</b>	<i>Associate Professor, PhD in Economics Vitalina Konenko</i>
<b>Contacts of lecturer(s)</b>	<i>Vitalina.Konenko@gmail.com</i>

**The purpose of the discipline:** the purpose of studying the academic discipline «Banking Activities for Business» is to develop basic knowledge about the functioning of the banking system of Ukraine and its impact on the country's monetary and credit policy, as well as to understand the patterns of the banking system's elements related to the formation and distribution of financial resources at both macro and micro levels.

**Interdisciplinary connections:** «Basics of entrepreneurship», «Economics of the enterprise», «International settlements», «Business processes in entrepreneurship».

### **CONTENTS:**

#### **CONTENT MODULE 1. Theoretical foundations of banking activity.**

Banking activity: concept, formation process, functions. Stages of the formation of the modern banking system of Ukraine. The formation, development of the banking system of Ukraine, and the main external factors influencing it. Banking associations. Organizational structure and management of a bank. The procedure for creating and organizing the activities of a commercial bank. The essence and main principles of organizing banking operations, their classification. Bank management concepts. Organizational structure and management bodies of a bank. Revenues, expenses, and profit of a commercial bank. The concept of the

bank's resource potential. The bank's own capital, its structure, sources of formation, functions, and significance. Characteristics of funds forming its capital. Reserve and special funds. The role of profit in the formation of own capital. The adequacy of the bank's capital. Main criteria and standards for assessing the bank's equity capital according to the Basel Agreement requirements. Capital ratio indicators for Ukrainian banks. The economic content of deposit operations, their classification, and general characteristics. Features of demand deposit accounts, term deposits, and savings deposits; their advantages and disadvantages. Mechanism for conducting term deposit operations with legal entities. The system of deposit insurance (guaranteeing) for public deposits in banks. Classification of individual deposits and their general characteristics. Rights of depositors. The legal regime of depositors. Demand deposits of individuals in banking institutions. Term deposits of individuals in banking institutions. Procedure for managing accounts of minors and other clients recognized as incapacitated. The economic content of operations with non-deposit borrowing of funds, their general characteristics. The role of interbank lending, functions, and structure of the interbank credit market. Practice of interbank credit operations. Mechanisms for refinancing commercial banks. Operations related to receiving (granting) loans from other banks. Differences between interbank loans and deposits. Issuance of bank bonds and certificates of deposit.

## **CONTENT MODULE 2. Characteristics and procedure of bank operations**

Bill of exchange and its economic essence. Types and characteristics of bills of exchange. Bill of exchange requisites and the procedure for their completion. Types of banking operations with bills of exchange, their general characteristics. Active operations with bills of exchange. Bill discounting operations, their economic essence. Lending against bills of exchange. Guarantee operations with bills of exchange. Avalization and acceptance of bills of exchange. Verification of the legal and economic reliability of a bill of exchange. Passive operations with bills of exchange. Circulation of bills of exchange as a means of attracting funds. Issuance and use of bank bills of exchange. Brokerage operations of banks with bills of exchange. Collection and domiciliation of bills of exchange. Safekeeping of bills of exchange on behalf of clients. The credit policy of a bank and the basics of organizing credit activities in a bank. Subjects of credit relations. Principles and conditions of bank lending. Loan accounts and their usage modes. Types of bank loans and their economic characteristics. Classification of loans according to the NBU methodology. Features of consumer and mortgage lending. Credit lines. Overdraft, over-limit, and on-call loans. Methods of calculating the cost of credit. Risks in lending and ways to minimize them. Features of the mechanism of consumer bank loans. Features of overdraft lending. Investment lending. Methods for assessing the feasibility and effectiveness of an investment project. Mortgage lending and prospects for its development in Ukraine. Syndicated loans. Features of lending to small and medium-sized businesses. Features of operations for granting and repaying other types of loans. Organization of correspondent relations with foreign banks. The procedure for opening correspondent accounts with

foreign and authorized banks. Bank operations in the foreign exchange market and their characteristics. Foreign exchange risks and methods of mitigating them. The foreign exchange position of a commercial bank. International payment systems. General characteristics of bank activities in the securities market. Licensing requirements for banks' securities operations. Organization of the execution of bank securities operations. Issuance operations of commercial banks. Operations related to issuing equity securities. Operations related to issuing debt securities. Issuance of derivative securities. Investment operations of banks with securities, their general characteristics. Collateral operations with securities. Requirements for securities as collateral. Features of obtaining loans from the NBU against state securities.

### **CONTENT MODULE 3. Control and security of commercial banks' operations**

Types of non-traditional banking operations and services, their general characteristics. Leasing operations and how the bank organizes them. Procedure and conditions for concluding a financial lease agreement. Bank guarantees and sureties, and differences between them. Types of bank guarantees. Factoring and forfaiting operations of banks. Trust and fiduciary services. Financial engineering. Consulting and information services. Forms of bank accounting and financial reporting. Content and structure of the balance sheet. Bank income statements. Bank revenues, their structure and sources. Bank expense structure. Profitability of a commercial bank and methods for assessing it. Liquidity and solvency of a bank and the factors affecting them. Bank activity regulation by the NBU. Economic norms regulating the activities of banks and control over their compliance. Assessment of the financial performance of a bank. Basic principles of effective banking supervision. Basel Committee standards on banking supervision. Methods of routine and crisis management of a bank's financial security. Possible manifestations of moral hazards for various banking products and methods of combating them.

**Individual Assignment (IA):** The individual assignment involves systematizing, consolidating, and expanding theoretical and practical knowledge in the discipline, and applying it in scientific research. The program includes RGR as an integral part of the student's independent work. The RGR is considered completed when the student has fulfilled the assignment in its entirety and achieved the required result (15 hours).

The goal of the IA is to apply the students' knowledge in solving a specific professional task and develop the ability to independently work with educational and scientific literature. It also aims to strengthen theoretical knowledge and enhance practical skills in addressing economic and organizational issues.

### **Programme Learning Outcomes:**

To know the features of conducting banking activities, the bodies of external control over business, and to be able to cooperate with them within the framework of entrepreneurial activity.

### **Learning outcomes:**

The ability to conduct relevant analysis and perform operations in the stock, money, foreign exchange, and credit markets.

The ability to carry out the necessary research on the essence and features of various banking operations and services.

The development of flexible thinking, open to applying acquired economic knowledge to solve strategic and current tasks in the development of the banking system.

Research on directions for ensuring the stability of the banking system.

The ability to track and consider international experience, as well as the prospective opportunities for the development of banking operations.

**Teaching methods:** Verbal, visual, practical (theoretical, analytical, computational), independent work; discussion, presentation, interactive teamwork.

### **Methods of control and the procedure for assessing learning outcomes**

#### **Current control methods:**

- oral or written questioning;
- written control;
- checking independent work tasks and stages of RGR completion;
- testing in the virtual learning environment on the MOODLE platform, Office 365, Teams;
- problem-solving.

**Module control methods:** testing in the virtual learning environment on the MOODLE platform, Office 365, Teams.

**Final semester control methods:** written examination using MS Teams or the virtual learning environment MOODLE, Office 365, Teams. Exam questions include two theoretical questions and a practical task.

### **Material and technical and information support:**

#### **Methodological support:**

1. Distance course for the discipline «*Banking Activities for Business*»  
<https://dl.kname.edu.ua/course/view.php?id=1548>

#### **Recommended literature and information resources:**

1. Банківська система : зб. тест. завд. / уклад.: І. Я. Ткачук, О. М. Гладчук. – Чернівці : Чернівець. нац. ун-т ім. Ю. Федьковича, 2021. – 224 с.

- [https://archer.chnu.edu.ua/bitstream/handle/123456789/3980/%D0%9D-152\\_%D0%93%D0%BB%D0%B0%D0%B4%D1%87%D1%83%D0%BA%D0%A2%D0%B5%D1%81%D1%82%D0%B8%20%D0%BC%D0%B5%D1%82%D0%BE%D0%B4%D0%B8%D1%87%D0%BA%D0%B0%20%D0%91%D0%A1.pdf?sequence=1&isAllowed=y](https://archer.chnu.edu.ua/bitstream/handle/123456789/3980/%D0%9D-152_%D0%93%D0%BB%D0%B0%D0%B4%D1%87%D1%83%D0%BA%D0%A2%D0%B5%D1%81%D1%82%D0%B8%20%D0%BC%D0%B5%D1%82%D0%BE%D0%B4%D0%B8%D1%87%D0%BA%D0%B0%20%D0%91%D0%A1.pdf?sequence=1&isAllowed=y)
2. Банківська система: навчальний посібник / [Ситник Н.С., Стасишин А.В., Блащук-Девяткіна Н.З., Петик Л.О.] ; за заг. ред. Н. С. Ситник.- Львів: ЛНУ імені Івана Франка, 2020. 580 с.  
[https://financial.lnu.edu.ua/wp-content/uploads/2020/11/Blashchuk\\_Petyk\\_13\\_end.pdf](https://financial.lnu.edu.ua/wp-content/uploads/2020/11/Blashchuk_Petyk_13_end.pdf)
  3. Банківська справа [Електронний ресурс] : навчальний посібник / О. М. Колодізев, О. М. Рац, С. М. Киркач, К. М. Азізова. – Харків : ХНЕУ ім. С. Кузнеця, 2020. 347 с.  
<http://repository.hneu.edu.ua/bitstream/123456789/25676/1/2020-%D0%9A%D0%BE%D0%BB%D0%BE%D0%B4%D1%96%D0%B7%D0%B5%D0%B2%20%D0%9E%D0%9C%2C%20%D0%A0%D0%B0%D1%86%20%D0%9E%D0%9C%20%D1%82%D0%B0%20%D1%96%D0%BD.pdf>
  4. Банківська справа: навчальний посібник / Т. Б. Стечишин, Б. Л. Луців. – [2-ге вид. випр. і доповн.]. Тернопіль: ТНЕУ, 2019. 404 с.  
<http://dspace.wunu.edu.ua/bitstream/316497/40887/1/%D0%91%D0%B0%D0%BD%D0%BA%D1%96%D0%B2%D1%81%D1%8C%D0%BA%D0%B0%20%D1%81%D0%BF%D1%80%D0%B0%D0%B2%D0%B0%20%D0%BF%D0%BE%D1%81%D1%96%D0%B1%D0%BD%D0%B8%D0%BA%20%D0%BD%D0%BE%D0%B2%D0%B8%D0%B9.pdf>
  5. Волкова В. В., Волкова Н. І., Добровольський О. І. В 676 Навчально-методичний посібник для самостійної роботи студентів та контролю якості засвоєння навчального матеріалу з дисципліни «Банківська система». Вінниця: ДонНУ імені Василя Стуса, 2019, 168 с.  
[https://r.donnu.edu.ua/bitstream/123456789/186/1/59\\_%D0%92%D0%BE%D0%BB%D0%BA%D0%BE%D0%B2%D0%B0\\_%D0%9D%D0%9C%D0%9F\\_%D0%91%D0%A1\\_%2031.10\\_%D0%B2%D0%B5%D1%80%D1%81%D1%82%D0%BA%D0%B0.pdf](https://r.donnu.edu.ua/bitstream/123456789/186/1/59_%D0%92%D0%BE%D0%BB%D0%BA%D0%BE%D0%B2%D0%B0_%D0%9D%D0%9C%D0%9F_%D0%91%D0%A1_%2031.10_%D0%B2%D0%B5%D1%80%D1%81%D1%82%D0%BA%D0%B0.pdf)
  6. Коненко В. В. ВПЛИВ ПОКАЗНИКІВ РЕЗУЛЬТАТИВНОСТІ СИСТЕМИ УПРАВЛІННЯ ЛЮДСЬКИМИ РЕСУРСАМИ НА ЕКОНОМІЧНІ РЕЗУЛЬТАТИ ФУНКЦІОНУВАННЯ БАНКУ //The 10-th International scientific and practical conference “Eurasian scientific congress” (October 4-6, 2020) Barca Academy Publishing, Barcelona, Spain. 2020. 336p.(p.319-323). [https://sci-conf.com.ua/wp-content/uploads/2020/10/EURASIAN-SCIENTIFIC-CONGRESS\\_4-6.10.20.pdf](https://sci-conf.com.ua/wp-content/uploads/2020/10/EURASIAN-SCIENTIFIC-CONGRESS_4-6.10.20.pdf)
  7. Коненко В.В. ОСОБЛИВОСТІ ВИКОРИСТАННЯ ФІНАНСОВИХ ІНСТРУМЕНТІВ БАНКІВСЬКОГО ІНВЕСТУВАННЯ //Сучасний рух науки: тези доп. VIII міжнародної науково-практичної інтернет-

- конференції, 3-4 жовтня 2019 р. – Дніпро, 2019. – Т.2. - С.172-177. <http://www.wayscience.com/konferentsiya-8-3-4-zhovtnya-2019/>
8. Коненко В.В. Розділ 2 АНАЛІЗ СУЧАСНОЇ ПРАКТИКИ БАНКІВСЬКОГО КРЕДИТУВАННЯ // Підприємництво, торгівля та біржова діяльність : підручник / за заг. ред. О. В. Димченко; [О. В. Димченко, О. Д. Панова, В. В. Коненко та ін.]; Харків. нац. ун-т міськ. госп-ва ім. О. М. Бекетова. – Харків : ХНУМГ ім. О. М. Бекетова, 2022. – 432 с. (С. 48-66) <http://eprints.kname.edu.ua/62084/>
  9. Мельник С. І., Шевченко Н. В., Висоцька І. Б. Банківська система : навчальний посібник у схемах і таблицях. Львів : Львівський державний університет внутрішніх справ, 2023. 184 с. [https://document.kdu.edu.ua/metod/2021\\_3450.pdf](https://document.kdu.edu.ua/metod/2021_3450.pdf)
  10. Яковенко К. А. Фінансова стабільність банківської системи та напрями її забезпечення в сучасних умовах / К. А. Яковенко // Сучасний стан та перспективи розвитку фінансової системи України: збірник наукових праць ІХ Всеукраїнської науково-практичної Інтернет – конференції. – Вінниця: Редакційно-видавничий відділ ВТЕІ КНТЕУ, 2020. – 360с. – С. 287-234. [http://www.vtei.com.ua/doc/2020/16\\_06\\_2020zb.pdf](http://www.vtei.com.ua/doc/2020/16_06_2020zb.pdf)

**Hardware, equipment, software products:**

Distance learning platform Moodle, Office 365, Teams.