

Subject card

Subject name and code	Finance & Banking, PG_00178468						
Field of study	Management						
Date of commencement of studies	October 2026	Academic year of realisation of subject			2027/2028		
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	2	Language of instruction			Polish		
Semester of study	3	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 principles of the financial system, with particular emphasis on the functioning of banks.						

Learning outcomes	Course outcome	Subject outcome	Method of verification
	[ZARZL3_W02] To an advanced degree, the student knows and understands the essence and functioning of different types of organizations, their articulations, functional areas and processes, and their connections with the environment.	The student is able to identify financial system models, institutions, and instruments within both the market and public financial sectors, and understands the goals, principles, and outcomes of their operations.	[SW4] test/exam - oral or written [SW2] presentation/project/paper/report
	[ZARZL3_U01] The student can analyze and interpret social and economic processes and phenomena in the context of business decision-making, using knowledge and tools from management and quality sciences, economics and finance.	The student is able to choose and employ appropriate methods for analyzing financial phenomena within public finance and banking, such as creditworthiness assessments and analyses of banks' deposit offerings.	[SU2] presentation/project/paper/report
	[ZARZL3_W03] The student has advanced knowledge and understanding of the nature and dynamics of the organization's relationship with stakeholders, the phenomena, processes, and interrelationships occurring in the organization's environment, and their impact on its functioning.	The student demonstrates an understanding of the interrelations between the real economy and the financial sector, is aware of the complex interactions among elements of the financial system, and acknowledges the necessity of maintaining financial security.	[SW4] test/exam - oral or written [SW2] presentation/project/paper/report
	[ZARZL3_U04] The student can correctly select and properly apply methods and tools from management and quality sciences, as well as economics and finance, to decision-making processes.	The student analyzes and interprets financial phenomena and their implications within both public and market financial systems, with particular emphasis on banking activities.	[SU2] presentation/project/paper/report

Subject contents	Lectures
	<ol style="list-style-type: none"> 1. Introduction to Finance: Functions of finance; differences between public and private finance; the concept, forms, and functions of money; money demand and money supply 2. The Financial System: Structure and functions; characteristics of financial institutions (banks, insurance companies, investment funds) 3. Central Banking and Elements of Financial System Supervision 4. Concept and Scope of Public Finance: The public finance system in Poland; the state budget planning, adoption, execution, and audit 5. Types of Public Revenues and Their Determinants: The concept, features, functions, and types of taxes; tax principles; the tax system and tax policy; the tax system in Poland 6. Concept, Types, and Functions of Public Expenditures: Determinants and 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 of commercial banking; factors influencing its development; distribution channels; main types of banking operations; banking segments (retail, private, corporate, mortgage banking) 10. Bank Loans: Definition and characteristics; types of loans offered by banks; credit offers for corporate and retail clients; the lending process; non-performing loans implications for banks and clients 11. Bank Funding Strategies: The role of deposits and wholesale funding; bank equity and its functions; the concept of capital adequacy
	Exercises
	<ol style="list-style-type: none"> 1. Identifying the Functions of Finance: Based on selected government programs; recognizing types of cash flows; proper definitions of basic financial categories 2. Recognizing Financial System Models: Anglo-Saxon vs. Continental models 3. Analysis of the Roles and Functions of the KNF (Polish Financial Supervision Authority) and NBP (National Bank of Poland) 4. Distinguishing the Roles of Entities in Polands Public Finance System 5. Understanding Tax Techniques: Familiarity with the economic structure of key taxes in Poland 6. Analysis of Government Expenditures by Function: Comparisons with other countries 7. Issues of Budget Balance and Public Debt: Causes of deficits, forms, and limits of public borrowing; case study selected EU countries 8. Monetary Policy and Coordination with Fiscal Policies

	<p>9. New Technologies in Banking: Blockchain, artificial intelligence, robo-advisory, virtualization of banking services; cybersecurity threats</p> <p>10. Payment Card Market, Mobile and Remote Payments: Solution analysis</p> <p>11. Credit Decision-Making in Banks: Tools (scoring, internal rating), credit documentation, transaction structure, covenants, credit terms negotiation; credit monitoring and its objectives</p> <p>12. Financial Management and Payment Systems: Cash and cashless transactions (transfers, direct debit, bills of exchange, checks); analysis of deposit offers and structured instruments; guarantee function of the Bank Guarantee Fund (BFG)</p>												
Prerequisites and co-requisites													
Assessment methods and criteria	<table border="1"> <thead> <tr> <th>Subject passing criteria</th> <th>Passing threshold</th> <th>Percentage of the final grade</th> </tr> </thead> <tbody> <tr> <td>Written test (lecture)</td> <td>51.0%</td> <td>50.0%</td> </tr> <tr> <td>Written test (exercises)</td> <td>51.0%</td> <td>30.0%</td> </tr> <tr> <td>Written project</td> <td>51.0%</td> <td>20.0%</td> </tr> </tbody> </table>	Subject passing criteria	Passing threshold	Percentage of the final grade	Written test (lecture)	51.0%	50.0%	Written test (exercises)	51.0%	30.0%	Written project	51.0%	20.0%
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eResources addresses													
Example issues/ example questions/ tasks being completed													
Work placement	Not applicable												

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