

Table 5.2. Course Specification

Study Programme: Undergraduate Academic Studies - BA in Law (Hons)
Course Title: Banking Law
Teacher(s): Prof. Bunčić Sonja, SJD
Course Status: M (mandatory)
ECTS credits: 4
Condition: None
<p>Course aim: The aim of the course is to acquire basic knowledge about the legal position and operations of banks through the study and analysis of legal systems that regulate them, both in national and international legal frameworks (especially European), as well as the study of legal norms that regulate banking.</p>
<p>Course outcome: <i>Knowledge and intellectual skills:</i> It is expected that by successfully mastering the course, students will be able to understand, describe and explain the position of banks and the specifics of contractual relationships inherent in banking operations, list the features of international (especially European) legal frameworks of banking law and determine the relationship between legal regulations at the international and national level, analyze and resolve legal issues in the field of banking law, with a synthesis of previously acquired and new knowledge. <i>Competences:</i> Students will be able to understand the legal position of banks and contractual relations arising in their business. They will acquire competencies that applicable in practical work through knowledge of business relations between banks and other economic entities. The acquired knowledge can be used in students' further education.</p>
<p>Course contents:</p> <ol style="list-style-type: none"> 1. The concept and subject of banking law; Sources of banking law; legal sources on the territory of the Republic of Serbia and international sources of banking law 2. Sources of law in the European Union: Chronological overview of the development of EU banking regulations; Modernization of rules in the field of EU financial market; Banking regulations after 2007 - de Larosiere Report 3. Basel Committee on Banking Control: Basel I, Basel II, Basel III 4. Development of banks and banking operations throughout history; Prehistory and the Ancient History, the Middle Ages, the New Age, Development of Banks in Serbia. 5. The concept and types of banks - The concept of a bank in Serbian and European law. Central bank-concept and functions. Commercial banks - Division according to the scope of business. Electronic banking. 6. Status characteristics of a bank: business name, registered office, activity and prohibition of violation of competition rules. Establishment of a bank: founders and founding capital, procedure for establishing a bank and bank acts. 7. Business rules pertaining to banking: business rules relating to the bank's capital; Bank capital according to the Law on Banks of the Republic of Serbia; Share capital of the bank - special features. 8. Banking business rules pertaining to risk management: liquidity risk; credit risk; interest rate, foreign exchange, and other risks; bank exposure risks; operational risk. 9. Banking business rules pertaining to client relations; bank secrecy; banking annual reports and audits in banks . 10. Bank management; bank control; organizational parts of the bank; status changes in banks; termination of banks. 11. Banking law contracts; deposit banking; dash deposit agreement; savings role agreement; bank current account agreement.

12. Loan agreement; acceptance credit; loan agreement based on the pledge of securities.
13. Other types of credit agreements: discount banking, forfeiting agreement; factoring agreement.
14. Letter of credit
15. Bank guarantee.

Coursebook(s) / Readings (in Serbian and English):

Recommended literature:

Mandatory:

Соња Бунчић: Банкарско право , Пословни биро Нови Сад. 2017.

Additional:

Danny Busch, Guido Ferrarini. European Banking Union. Oxford University Press. 2015.

Casu B., Girardone C., Molyneux Ph. Introduction to Banking. FT Prentice Hall. London. 2006.

No. of active teaching lessons: 2+1

Theory: 2

Practice: 1

Teaching methods:

Lectures followed by PPT presentations, organizing debates focused on the analysis of current legal issues in the field of banking law, analysis court decisions (credit, currency risks and protection of users in the field of banking services, etc.), a study visit to the National Bank of Serbia.

Grading (max. No. of points: 100)

Pre-examination obligations	Points	Final examination	Points
Attendance	-		
In-class activity (during lessons)	10	Oral exam	70
Out-of-class activity (additional, self-induced: writing texts, etc.)	-		
Practice lessons	5		
Progress tests	15		
Seminar papers	-		