

## Tárgytematika / Course Description

### Basic banking knowledge

MENB\_AVTA066

Tárgyfelelős neve /

Teacher's name: Dr. Gombkötő Nóra

Félév / Semester: 2022/23/2

Beszámolási forma /

Assesment: Vizsga

Tárgy heti óraszám /

Teaching hours(week): 2/1/0

Tárgy féléves óraszám /

Teaching hours(sem.): 0/0/0

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### OKTATÁS CÉLJA / AIM OF THE COURSE

This course covers the fundamental knowledge about the banking industry. Following a successful completion of this course, participants should be able to have an overview about history of financial institution system, different aspects of money creation processes and operation of banks in the modern market economy. Besides discussing of regulations and operations of financial institutes the students will have the chance to engage deeply a practically oriented approach of the different kind of services provided by banks to their own customer groups. Through recognition of active /passive banking products the candidates will be able to manage their own personal or their enterprise financial decisions.

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### TANTÁRGY TARTALMA / DESCRIPTION

Description (lectures and seminars):

1. Developments of bank systems & financial markets
2. Base of operation of Banks two-tier banking system
3. Financial institutions and their regulation
4. Bank account for individuals
5. Savings for private individuals
6. About credits in general
7. Unsecured loans & Consumer credits
8. Mortgage loans
9. Big Short – The film
10. Corporate accounts
11. Working capital loans
12. Investment loans
13. Bankmarketing

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### SZÁMONKÉRÉSI ÉS ÉRTÉKELÉSI RENDSZERE / ASSESSMENT'S METHOD

Following a successful completion of this course, participants should be able to analyse and discuss financial aspects of making strategic and operative decisions (continuously) that are well established and needed:

1. to select the proper account
2. to organize and operate the financing of their household and their enterprise,
3. to provide solutions for income has not spend

Offered grade (proposed mark) to the student on the basis of their performance during the term-time (presentation, submitted written work).

Students will complete a final essay exam, team exercises, an online presentation, and discussion questions.

Grading scale:

5 excellent: 90-100%

4 good: 80-89%

3 average: 70-79%

2 poor: 55-69%

1 very poor: <55%

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## KÖTELEZŐ IRODALOM / OBLIGATORY MATERIAL

Obligatory and suggested material:

Anthony Saunders and Marcia Cornett and Otgo Erhemjamts: Financial Markets and Institutions, McGraw-Hill, 2022.

[https://www.academia.edu/38024383/Financial\\_Markets\\_and\\_Institutions\\_Anthony\\_Saunders\\_and\\_Marcia\\_Milton\\_Cornett\\_5th\\_edition](https://www.academia.edu/38024383/Financial_Markets_and_Institutions_Anthony_Saunders_and_Marcia_Milton_Cornett_5th_edition)

<https://www.pbs.org/wgbh/nova/article/history-money/>

<https://www.ecb.europa.eu/>

<https://www.mnb.hu/web/en/>

<https://www.centralbanking.com>

<https://marketbusinessnews.com/financial-glossary/share/>

<https://ec.europa.eu/>

<https://www.paymentscardsandmobile.com/mifid-ii-new-financial-regulatory-system>

<https://corporatefinanceinstitute.com/resources/knowledge/finance/banking-fundamentals/>

[Basics of Banking: Meaning, Functions, Types of Banks & Accounts \(testbook.com\)](#)