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| **UNIVERSITY OF NIŠ** | | | | | | |
| **Course Unit Descriptor** | | **Faculty** | | | Faculty of Economics | |
| **GENERAL INFORMATION** | | | | | | |
| Study program | | | | **Economics** | | |
| Study Module (if applicable) | | | | Finance, Banking and Insurance | | |
| Course title | | | | Banking Law | | |
| Level of study | | | | Bachelor  Master’s  Doctoral | | |
| Type of course | | | | Obligatory  Elective | | |
| Semester | | | | Autumn Spring | | |
| Year of study | | | | First | | |
| Number of ECTS allocated | | | | 5 | | |
| Name of lecturer/lecturers | | | | Tamara Milenković Kerković | | |
| Teaching mode | | | | Lectures Group tutorials  Individual tutorials  Laboratory work  Project work  Seminar  Distance learning  Blended learning  Other | | |
| **PURPOSE AND OVERVIEW (max. 5 sentences)** | | | | | | |
| *The purpose of this course is to teach the current law and practice in the field of banking law.*  *Course is oriented on theoretical, comparative and practical knowledge of the legal status of the banks and other financial institutions which participate in financial market. The course content is focused on domestic and international regulation of banking transactions as well as regulatory framework which has evolved to address systemic risk which created the 2008 financial crisis – the Standards of Basel. Specifically emphasized will be the history and development of the of banking systems, suprantional and national banking supervision and institutions as well as legislation in the field of national banking industry. After the status aspect of banking law cours offers international and national regulation of the bank funding comprized in deposit transactions, credit transactions, collaterals and foreign business banking. Special notion will be given to the legal regulation of collaterals, factoring and leasing as the banking transactions. Legal protection of the customer of the banks and legal sources i that field will be in special focus.*  *After completion of the course the student will be familiar in banking law’s historic development and how it shaped today’s bank regulatory regime. The student will obtain legal knowledge and abstract legal thinking skills in the field of banking transactions and business. The student will be enable to understand absence of legal framеwork which causes cyclic financial crisis featured with the bank panics and wholesale runs. The knowledge of regulatoryu framework has evolved to address this systemic risk will be part of the students knowledge. The student will be able to critically compare and decide between different transactions as the method of finance, as well as loan seccurities transactions. The skills of negotiations in the field of banking transactions , structure of banking contracts, basic of banking slient protection law, as well as technique of legal interpetation of the banking contracts will be part of the students knowledge.* | | | | | | |
| **SYLLABUS (brief outline and summary of topics, max. 10 sentences)** | | | | | | |
| *Major national regulation*  *Law on Banks*  *National Bank Act*  *Law on Consumer of Financial Services Protection*  *Liquidity and solvability / Basel I, Basel II, Basel III*  *Legal Status of the Bank*  *Legal functions of the Bank and its organizations*  *Banking Supervision*  *Role of the National Bank of Serbia*  *Law on Banking Transactions*  *Collaterals - liens , pledges, suretyship, guarantees, security assignments receivables, mortgages*  *Deposit transactions (saving deposits, current accounts, private accounts, business accounts, term deposits, trust accounts, escrow accounts...)*  *Credit transactions (current account credit , overdraft, covering credits, accept credit, lombard credit, reimbursement credit..)*  *Banking Agency Transactions (letter of credit, guarantees, collection - incasso, receivables financing)*  *Factoring Agreement*  *Forfait Agreement*  *Bill of Exchange*  *Leasing Agreement* | | | | | | |
| **LANGUAGE OF INSTRUCTION** | | | | | | |
| Serbian (complete course)  English (complete course)  Other \_\_\_\_\_\_\_\_\_\_\_\_\_ (complete course)  Serbian with English mentoring Serbian with other mentoring \_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | | | | |
| **ASSESSMENT METHODS AND CRITERIA** | | | | | | |
| **Pre exam duties** | **Points** | | **Final exam** | | | **points** |
| **Activity during lectures** | **20** | | **Written examination** | | |  |
| **Practical teaching** | **30** | | **Oral examination** | | | **30** |
| **Teaching colloquia** | **20** | | **OVERALL SUM** | | | **100** |
| **\*Final examination mark is formed in accordance with the Institutional documents** | | | | | | |