SYLLABUS

1. Information regarding the program

1.1 Higher education institution	**University of Oradea**
1.2 Faculty	**Faculty of Economic Sciences**
1.3 Department	**Department of Economics and Business**
1.4 Field of study	**Business Administration**
1.5 Cycle of study	**Cycle I – Bachelor**
1.6 Program of study /Degree	**Business Administration / Bachelor Degree**

2. Information regarding the discipline

2.1 Name of discipline			**Banking techniques and operations (FSTE-0860)**				
2.2 Course titleholder			Associate Professor Mariana SEHLEANU, Ph.D.				
2.3 Seminar titleholder			Associate Professor Mariana SEHLEANU, Ph.D.				
2.4 Year of study	III	2.5 Semester	6	2.6 Type of assessment	Ex	2.7 Type of discipline	I

(I) Compulsory; (O) Elective; (F) Facultative

3. Estimated total time (hours/semester of activities)

3.1 Number of hours/week	4	out of which: 3.2 course	2	3.3 seminar	2
3.4 Total of hours in the Curriculum	56	out of which: 3.5 course	28	3.6 seminar	28
Distribution of hours:					44 hours
Studying the workbook, course book, bibliography and notes					20 hours
Supplementary documentation in the library, on electronic specialty sites and in the field					12 hours
Preparing seminars/laboratories, themes, projects, portfolios and essays					10 hours
Tutorship					
Assessment activities					2 hours
Other activities.....					

3.7 Total hours of individual study	**44**
3.9 Total hours/semester	**100**
3.10 Number of credits	**4**

4. Pre-requisites (if applicable)

4.1 Curriculum	n.a.
4.2 Skills	n.a.

5. Conditions (if applicable)

5.1. concerning the course activities	Projector, whiteboard, Internet access
5.2. concerning the seminar/laboratory activities	Projector, whiteboard, Internet access

6.1. Specific skills acquired	
Professional skills	C1.1 Description of the paradigms, concepts and economic theories regarding the influence of the external business environment on the firm/organisation. C1.2 Explanation and interpretation of the relation of economic influence exerted by the external business environment on the firm/organization C1.3Applying the adequate instruments for the analysis of the influence relation exerted by the external business environment on the firm/organization C1.4 Critical –constructive assessing and/or resolving of an issue concerning the economic influence relation exerted by the external business environment on the firm/organization C1.5 Developing of a project investigating the economic influence exerted by the external business environment on the firm/organization C2.1 Identification of the concepts and theories associated to the firm/organisation C2.2 Explanation and interpretation of the relations between the entities of the firm/organisation C2.3 Applying the adequate instruments to solve a problem concerning the relations between the subdivisions of a firm/organization C2.4 Critical –constructive assessing and/or resolving of an issue concerning the operation of the firm/organization C2.5 Elaborating of an analysis concerning the relations with economic impact between the subdivisions of the firm/organization C3.1 Identification of the economic implications associated to the operation and administration of a subdivision of the firm/organization C3.2 Explanation and interpretation of the economic and social implications associated to the operation and administration of the subdivisions of the firm/organization C3.3 Applying the specific instruments for the analysis of the functioning of a subdivision of the firm/organization C3.4 Critical –constructive assessing and/or resolving of an issue concerning the operation and administration of a subdivision of the firm/organization
Transversal Skills	

6.2. Learning outcomes

Knowledge	The student/graduate identifies, defines, and classifies the main categories of risks specific to operations carried out in the financial and banking field. The student/graduate identifies the risk factors that may affect the financial and operational performance of credit institutions.
Competences	The student/graduate evaluates and justifies the impact of risks on macroeconomic policies and financial-banking decisions at the microeconomic level. The student/graduate evaluates financial risks, such as credit risk and market risk, and their impact on organizations or individuals. The student/graduate implements the organization's policies and procedures within the credit risk management process.
Responsibilitu and autonomy	The student/graduate develops strategies to mitigate the risk to which operations carried out in the financial-banking field are subject. The student/graduate proposes solutions to cover credit and market risks, taking into account the economic context and the objectives of the organization.

6.3. Objectives of discipline (resulting from the grid of specific skills acquired)

6.3.1 General objective of discipline	• Understanding the terminology used in the banking system; • Knowing the organization of banking and banking operations; • Acquaintance with contemporary issues of international and Romanian banking system.
6.3.2 Specific objectives	• Knowing the general framework in which the activities of the bank; • Knowledge of the main tools used in the banking system; • Explaining the main banking operations; • Explaining the main trends of modernization of international banking activities.

7. Contents

7.1 Course (C)	**Teaching methods**	**Observations**
Introduction	Lecture, problem-solving, debate, deduction, illustration	
Chapter 1. Money and payment systems (4 hours)		
1.1. Money: features and functions		
1.2. The payment system		
1.3. Measuring money		
Chapter 2. Securities, financial instruments and financial markets (6 hours)		
2.1. Securities		
2.2. Financial instruments - object of transactions on financial markets		
2.3. Financial markets		
2.3.1. General features		
2.3.2. Present value, future value and interest rates		
Chapter 3. Economics of financial intermediation (4 hours)		
3.1. The role and intervention of financial intermediaries		
3.1.1. Financial intermediation - functions		
3.1.2. The lending activity		
3.2. Information asymmetry: adverse selection and moral hazard		
Chapter 4. Risk and performance in banking (4 hours)		
4.1. Risk: concept, measurement, sources		
4.2. Categories of banking risks. The management of risk in banking		
4.3. Competitiveness and efficiency in banking		
4.3.1. The measurement of banking production (the output)		
4.3.2. Cost efficiency, economies of scale and economies of scope in banking		
4.3.3. Banking performance indicators		
Chapter 5. Central banks (4 hours)		
5.1. The role and objectives of central banks		
5.2. The functions of central banks		
5.2.1 The function of money supply (note issue)		
5.2.2. Currency /forex function		
5.2.3. State's and government's bank function		
5.2.4. The bank of the banks function		
5.2.5. Disciplinary function and prudential rules		
5.2.6. The "economic" function of the Central bank		
Chapter 6. Commercial banks (6 hours)		
6.1. Characteristics of commercial and universal banks		
6.2. Trends in contemporary banking: the return from the universal bank to specialized bank		
6.2.1. The universal banks, a financial result of the globalization, disintermediation and competition		
6.2.2. Return to specialized bank as a response to the increased risks		

into the financial system		
6.3. European Universal banks vs. specialized banks in the European banking system		
6.3.1. Differentiated Banking Systems		
6.3.2. European integration: the place of universal banks in financial system stability		
6.4. Banks in Romanian financial system		

References

1. Bădulescu, D., *Banking. Manual universitar*, Editura Universităţii din Oradea, 2012
2. Bădulescu, D., *Globalizarea şi băncile*, Editura Economică, Bucureşti, 2007
3. Dănilă, N. Şi col., *Managementul lichidităţii bancare*, Editura Economică, Bucureşti, 2002
4. National Bank of Romania – publications, statistics, payment systems, monetary policy, link https://www.bnr.ro/Home.aspx
5. Sehleanu, M., Banking techniques and operations – online course, available on the platform e.uoradea.ro, 2026
6. Stoica, M., *Management bancar*, Editura Economică, Bucureşti, 1999

7.2 Seminar (S)	**Teaching methods**	**Observations**
1. Introductory concepts (2 hours)	Questioning, debate, deduction, applications, examples	
2. Discussion of case studies on the banks in the national/local context (4 hours)		
3. Practical applications using specific tools and instruments in banking operations (6 hours)		
4. Discussion of case studies on the benefits and disadvantages of bank cards (4 hours)		
5. Calculation and discussion on profitability and banking performance indicators and bank risks (6 hours)		
6. Discussion of case studies on the failure of banks (6 hours)		

References

1. Bădulescu, D., *Banking. Manual universitar*, Editura Universităţii din Oradea, 2012
2. Bădulescu, D., *Globalizarea şi băncile*, Editura Economică, Bucureşti, 2007
3. Dănilă, N. Şi col., *Managementul lichidităţii bancare*, Editura Economică, Bucureşti, 2002
4. National Bank of Romania – publications, statistics, payment systems, monetary policy, link https://www.bnr.ro/Home.aspx
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8. Corroboration of the contents of the discipline with the expectations of the epistemic community, professional associations and employers representing the field of study of the program

The discipline contributes to the knowledge of the general framework of banking activity, the main instruments used by the bank and skills training on the documents and techniques used in national and international banking system practice. Course content is consistent with those of similar disciplines taught at undergraduate study programs at faculties in national context and abroad and the requirements of employers consulted within various formal and non-formal occasions.

9. Use of generative AI-based tools

The use of AI is not permitted during the assessment of course activities (the written examination).
During seminars, the use of generative AI tools is permitted for text rephrasing, editing, or revision. Commonly used tools include, but are not limited to, ChatGPT, Google Gemini, and Copilot for text writing and editing, and MidJourney for image generation. For each assignment/project, every student is required to include a separate declaration, in accordance with the model provided in Annex 2 of the Regulation on the Use of Generative Artificial Intelligence in Teaching and Scientific Activities of the Faculty of Economic Sciences, University of Oradea. The declaration must specify the AI tool used, the specific way in which it was used, and the section of the assignment/project where it was applied. The declaration must be inserted at the beginning of the respective assignment/project.

10. Assessment

Type of activity	10.1 Assessment criteria	10.2 Assessment methods	10.3 Percentage of the final grade
10.4 Course (C)	Knowledge and understanding of course content. Reading and understanding of recommended books/paper.	Assessment based on a test with 3 subjects.	67%
10.5 Seminar (S)	Knowing and understanding the organization of the banking system, the main tools used in the banking system and the main banking operations.	Evaluation after drafting an essay on a specific topic from the discipline.	33%
10.6 Laboratory (L)			
10.7 Project (P)			
10.8 Practical works (P)			
10.9 Minimum performance standard • Knowledge and understanding of content to the essential ideas. • Solving at least 2 out of the 3 subjects at the final exam.			

Date	**Course titleholder:**	**Seminar titleholder:**
23.09.2026	**Associate Professor Mariana SEHLEANU, PhD** E-mail address: marietasehleanu@gmail.com	**Associate Professor Mariana SEHLEANU, PhD** **E-mail address:** marietasehleanu@gmail.com

Director of Department,

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Date of approval in the Department:

24.09.2026

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Date of approval in The Council of the Faculty of Economic Sciences:

28.09.2026

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