



Syllabus of Module

8. Banking Products and Operations

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Module Annotation

The Banking Products and Operations module provides a comprehensive overview of how the modern banking system functions, both in historical and contemporary contexts. Students will explore the evolution of money from barter systems to today's digital currencies, including the role of central banks and the principles of monetary policy. Emphasis is placed on understanding the mechanisms through which banks influence the economy, particularly via interest rates, lending activities, and financial market regulation.

A significant part of the module is dedicated to banking products and their practical application – from deposit and credit products to investment instruments and collective investment schemes. Students will learn to assess returns, risks, and the suitability of individual products for different types of clients. The module also reflects current trends in the financial sector, such as the digitalization of banking, the use of artificial intelligence, the emergence of central bank digital currencies (CBDCs), and the impact of climate and macroeconomic changes on the banking sector.

The aim is to connect theoretical knowledge with practical thinking, develop the ability to critically analyze financial products, and understand the broader context of how financial markets operate in a global environment.

Module Objective

The objective of the module is to provide students with comprehensive knowledge of banking, its instruments, and its role in the economy, while developing their ability to analyze banking products and financial markets in the context of current developments.

After completing the module, the student will:

- understand the fundamentals of monetary policy and the functioning of central banks,
- be familiar with banking products and their use,
- be able to evaluate investment instruments in terms of return and risk,
- understand current trends and risks in the financial sector.

Literature

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