



Syllabus Course Program



Related banking and insurance services

Specialty

072 – Finance, banking, insurance and stock market

Institute

Institute of Management Economics and International Business

Educational program

Finance and banking

Chair

Accounting and finance (205)

Level of education

Bachelor

Type of discipline

Optional

Semester

8

Language of teaching

English

Lecturers and course developers



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[Learn more about the teacher on the department's website](#)



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The author of more than 40 scientific and educational and methodical publications. Leading lecturer on the courses: "Banks and Banking", "International Banking Business", "Banking Management".

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General information

Summary

The course is aimed at familiarizing students with modern trends and the main aspects of related banking and insurance services, revealing the key aspects of their functioning in the financial sector. Students will have the opportunity to study and understand various aspects of electronic payment systems, mortgages, tax planning, insurance products for individuals and companies, as well as study related insurance

services. The course is designed to develop students' competencies in the field of finance and insurance, contributing to their professional growth and successful careers in the industry. |

Course objectives and goals

The purpose of the educational discipline "Related banking and insurance services" is to provide students with a deep understanding of modern banking and insurance processes and services, their interaction with the economy and the financial sector. The course is aimed at developing practical skills and theoretical knowledge necessary for effective work in the field of finance, banking and insurance.

Task:

- introducing students to the latest theory and modern practice in the field of banking and insurance services, in particular the impact of digitalization,
- analysis of the structure and functions of banking institutions to determine their place and role in the financial system;
- studying the basics of insurance with an emphasis on revealing the types of services and their importance for risk management and financial protection;
- analysis of electronic payment systems to understand their functionality, advantages and challenges in the context of modern financial technologies. |

Format of classes

Lectures, practical classes, self-study, consultations. Final control - credit|

Competences

GC01. Ability to abstract thinking, analysis and synthesis.

GC02. Ability to apply knowledge in practical situations.

GC03. Ability to plan and manage time.

GC04. Ability to communicate in a foreign language.

GC05. Skills in using information and communication technologies.

GC06. Ability to conduct research at an appropriate level.

GC07. Ability to learn and master modern knowledge.

GC08. Ability to search, process and analyze information from various sources.

GC09. The ability to be critical and self-critical.

GC11. Ability to communicate with representatives of other professions of groups of different levels (with experts from other fields of knowledge/types of economic activity).

GC13. The ability to realize one's rights and responsibilities as a member of society, to realize the values of a civil (free democratic) society and the need for its sustainable development, the rule of law, the rights and freedoms of a person and a citizen in Ukraine.

SC01. The ability to investigate trends in economic development using the tools of macro- and microeconomic analysis, to evaluate modern economic phenomena.

SC02. Understanding the peculiarities of the functioning of modern global and national financial systems and their structure.

SC03. Ability to diagnose the state of financial systems (state finances, including budget and tax systems, finances of economic entities, household finances, financial markets, banking system and insurance).

SC04. Ability to apply economic and mathematical methods and models to solve financial problems.

SC05. Ability to apply knowledge of legislation in the field of monetary, fiscal and financial market regulation.

SC06. Ability to use modern information and software for obtaining and processing data in the field of finance, banking and insurance.

SC07. Ability to compile and analyze financial statements.

SC08. Ability to perform control functions in the field of finance, banking and insurance.

SC09. Ability to communicate effectively. |

Learning outcomes

PR01. To use the fundamental laws of the development of finance, banking and insurance (defined by the standard of higher education of the specialty) in combination with research and management tools for the implementation of professional and scientific activities.

PR03. Adapt and modify existing scientific approaches and methods to specific situations of professional activity.

PR04. Search, process, systematize and analyze information necessary for solving professional and scientific tasks in the field of finance, banking and insurance.

PR08. Be able to apply and manage innovative approaches in the field of finance, banking and insurance.

PR11. Apply in-depth knowledge in the field of financial, banking and insurance management for decision-making.

Student workload

The total volume of the discipline is 150 hours. (5 ECTS credits): lectures – 30 hours, practical work – 20 hours, independent work – 100 hours. |

Course prerequisite

"Insurance and insurance business", "Banks and banking", "Financial markets". |

Features of the course, teaching and learning methods, and technologies

Lectures are conducted interactively using multimedia technologies. Practical classes use a project-based approach to learning, game methods, and focus on the use of a system approach in management. |

Program of educational discipline

Topics of lectures

Topic 1. Topic 1. Related services of banks, their types and content

Definition of related banking services and their importance in banking customer service.

Topic 2. Bank services in the process of crediting clients

The essence and structure of services related to customer credit services

Topic 3. Banking services in the process of currency operations

The value of the bank's related services for the optimization of currency operations

Topic 4. Services of banks in the process of carrying out fund operations

The essence, types and functions of the bank's related services in the securities market

Topic 5. Banking services in the process of settlement and payment and cash service

Content and types of settlement and payment and cash services of the bank

Topic 6. Investment services of banks

Concept of investment services. The role and importance of investment services of banks in the financial sphere.

Topic 7. Definition and role of related insurance services

The role and importance of related insurance services. Types of related insurance services and their functions. Consideration of innovations and the use of modern technologies in related insurance products

Topic 8. Credit insurance and its impact on the market of bank loans.

The concept of credit insurance. The relationship between credit agreements and insurance coverage.

Topic 9. Insurance aspects of asset management: protection of client portfolios.

The role of insurance services in reducing asset management risks. Protection of investments and financial portfolios through insurance products

Topic 10. Banking and insurance services in the field of pension provision

An integrated approach to pension provision: combining banking and insurance services.

Topic 11. Property and real estate insurance services in the banking sector.

Use of insurance products to protect property assets. The role of insurance in recovery after natural disasters and other risky situations.

Topic 12. Insurance against invalidity of contracts and loss of profit

Analysis of insurance aspects related to the dishonor of contracts and loss of profit. Development of insurance strategies to protect against unforeseen situations.

Topic 13. Theft insurance and cyber protection services

Study of insurance products aimed at protection against theft and cybercrime. Analysis of risks related to cyber defense.

Topic 14. Insurance aspects of interaction between banks and fintech companies: risks and opportunities.

Risks associated with the interaction of banks with the fintech sector. The role of insurance services in protection against new challenges.

Topic 15. Technological innovations of banking and insurance services

The influence of technological transformations on the development of the banking and insurance spheres

Topics of practical classes

Topic 1. Study of the content and types of related services of banks.

Functions and variety of related banking services.

Topic 2. Study of types of bank services in the process of crediting clients

Credit lines. Lending with overdraft. Lending using a letter of credit. Assessment of the quality of loan collateral. Credit restructuring.

Topic 3. Consideration of key banking services in the process of currency operations

A complex of financial services for the optimization of currency operations. Content of accompanying currency exchange services. Hedging currency operations.

Topic 4. Acquaintance with the services of banks in the process of carrying out fund operations

Banking services for optimizing and ensuring the efficiency of fund operations.

Topic 5. Research of bank services in the process of settlement and payment and cash service

Payment methods. Electronic transfers and payment systems. Cash service. Internet banking and mobile applications.

Topic 6. Consideration of investment banking services

Investment portfolio management. Investment consulting. Trading in securities. Servicing corporate clients in the field of investments

Topic 7. Study of the essence and types of related insurance services

Use of related insurance products of insurance companies or banks to cover insurance risks and improve financial security of clients.

Topic 8. Study of the impact of credit insurance on the market of bank loans.

Credit insurance. Reduction of credit risk. Stimulating the development of the credit market.

Topic 9. Study of insurance aspects of asset management.

Ensuring stability and reliability of investments. Protection of investments and financial portfolios through insurance products. Diversification of risks.

Topic 10. Familiarization with banking and insurance services in the field of pension provision

Banking and insurance services in the field of pension provision. Development of individual pension plans from banking and insurance institutions.

Topics of laboratory works

Laboratory works within the discipline are not provided.

Self-study

The course involves the completion of an individual task - an essay on problematic issues of the course.

The result of writing the essay is compiled into a written report and a presentation is prepared. Students are also recommended additional materials (videos, articles) for independent study and analysis.

Course materials and recommended reading

Basic literature:

1. Banking system: education. manual / ed. N. S. Sytnyk. Lviv: LNU named after Ivan Franko, 2020. 580 p.
2. Ushakova O.A. Banking operations: education. manual Rivne: NUVHP. 2021. 226 p.

Related banking and insurance services



Національний технічний університет
«Харківський політехнічний інститут»

3. Zhavoronok, A. V., Fedyshyn, M. P., & Kovalchuk, N. O. (2021). Transformation of banking products and services in modern conditions. *Problems and prospects of economics and management*, (2(18), 202–215.
4. *Banking operations: a textbook / edited by O. V. Dzyublyuk*. Ternopil: TNEU "Economic Thought", 2019. 696 p
5. Ozerchuk O. V. Management of the investment portfolio of banks in Ukraine: theoretical and applied aspects / *Scientific works of the NDFI*, 2019. No. 1 (86). P. 85-100
6. Borysiuk O.V. B84 Insurance management: lecture notes. Lutsk: Volyn National University named after Lesi Ukrainka, 2022. 102 p.
7. Klapkiv L.M., Klapkiv Yu.M., Svirskiy V.S. Financial risks in the activities of insurance companies: theoretical foundations, modern realities and management pragmatism: monograph. Ivano-Frankivsk: G. M. Kushnir Publisher, 2020. 171 p.
8. Opalchuk R.M. Insurance management: study guide. Kyiv: CPU "Comprint", 2023. 251 p
9. *Insurance: study guide / O. S. Zhuravka, A. G. Bukhtiarova, O. M. Pakhnenko*. Sumy: Sumy State University, 2020. 350 p.
10. Fesenko N.V. The state and prospects of the functioning of the insurance market of Ukraine in the conditions of globalization *Economy and the state*. 2019 No. 8. P. 28–34
11. Tatarintseva Y.L., Pushkar O.I., Nazarova T.Yu., Osypova S.K. Innovative products of the financial market in the conditions of the digital economy "Review of transport economics and management" 8(24) 2022 p.103-108

Additional literature:

1. Drobot Ya. A., Brazhnyk L. V., Doroshenko O. O. Digitized innovations of banking business. *Economy and society*. 2021. Issue 23.
2. Danik N.V. Banking system: educational and methodological manual (collection of tasks) for a mixed form of education — Dnipro: Serednyak T. K., 2022, 47 p.
3. Nakonechna O., Mykhailyk O. FINTECH in the banking business: development features and potential opportunities / *Entrepreneurship and Innovation*, (23), 2022 108-119.
4. Girchenko, T., Boyarko, I., Storozhenko, O., & Semenyuk, I. Ensuring the stability of economic development through the effective functioning of the banking sector/ *Financial and Credit Activity Problems of Theory and Practice*, 4(39), 35–49. 2021
5. Bodnar O. A., Palamarchuk V. S., Gavrilov A. O. Analysis of the state of the banking services market of Ukraine in the conditions of the pandemic. *Modern Economics*. 2020. No. 23(2020). P. 13-19.
6. Makarenko A., Tatarintseva Y., Kochetova T. (2022). Trends and features of FINTECH management processes evolution during the global pandemic. *Economy: realities of time*. 1(59) pp. 50-55
7. Yu.V. Tereshko , Shevchenko M.M., Tatarintseva Yu.L. Cryptocurrencies, other means of payment and new technologies: a case study on the basics of interaction. 2023. 14. <https://doi.org/10.32702/2306-6814.2023.14.82> pp. 82-

Assessment and grading

Criteria for assessment of student performance, and the final score structure

100% of the final grade consists of assessment results in the form of: final test (20%); Individual work (20%) and performance of the student's independent work (60%). 60% of independent work consists of: • 40% of current assessment (including preparation of PowerPoint presentations, reports on topics and work in practical classes); • 20% of the current semester control (tests). A rating system for obtaining an estimate is provided. The credit is written and contains: 2 theoretical questions of different difficulty levels and 1 practical task. |

Grading scale

Total points	National assessment	ECTS
90–100	Perfectly	A
82–89	Fine	B
75–81	Fine	C
64–74	Satisfactorily	D
60–63	Satisfactorily	E
35–59	Unsatisfactory (requires further study)	FX
1–34	Unsatisfactorily (re-study required)	F

Norms of academic integrity and course policy

The student must adhere to the Code of Ethics of Academic Relations and Integrity of NTU "KhPI": to demonstrate discipline, good manners, kindness, honesty, and responsibility. Conflict situations should be openly discussed in academic groups with a lecturer, and if it is impossible to resolve the conflict, they should be brought to the attention of the Institute's management.

Regulatory and legal documents related to the implementation of the principles of academic integrity at NTU "KhPI" are available on the website: <http://blogs.kpi.kharkov.ua/v2/nv/akademichna-dobrochesnist/>

Approval

Syllabus agreed

Date of approval, signature

Head of Department
Oleksandr MANOILENKO

Date of approval, signature

Guarantor OP
Marina SHEVCHENKO