**SYLLABUS**

**Autumn semester of the 2023-2024 academic year**

**Educational program "6B04106- Finance"**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **ID and name of the discipline** | **Independent work of the student**  **(SRO)** | | **Number of credits** | | | **Total**  **number of credits** | **Independent work of a student**  **under the guidance of a teacher (SROP)** |
| **Lectures (L)** | **Practice. classes (PZ)** | **Lab. classes (LZ)** |
| **FUB 4311** Financial services of banks | 3 | | 1 | 2 | - | 5 | 5 |
| **ACADEMIC INFORMATION ABOUT THE DISCIPLINE** | | | | | | | |
| **Training format** | **Cycle,**  **component** | **Types of lectures** | | **Types of practical classes** | | **Form and platform**  **of final control** | |
| offline | Theoretical | Installation/review/problem/  analytical lecture | | Tests, statistical data analysis,  individual tasks | | Oral examination | |
| **Lecturer -(s)** | m.e.s., EMBA Amankeldy A. | | | | |  | |
| **e-mail:** | Aigul.amankeldy@mail.ru | | | | |
| **Phone:** | 87019810918 | | | | |
| **Assistant-(s)** | m.e.s., EMBA Amankeldy A. | | | | |
| **e-mail:** | Aigul.amankeldy@mail.ru | | | | |
| **Phone:** | 87019810918 | | | | |
| **ACADEMIC PRESENTATION OF THE DISCIPLINE** | | | | | | | |
| **The purpose of the discipline** |  | | | | |  | |
| The purpose of the discipline is to form students' fundamental theoretical knowledge and practical skills on the specifics of providing and servicing financial services by banks, as well as trends in modern financial services of the STB RK. | PO1. Explain and justify the economic nature and classification of modern financial services | | | | | 1.1 Knows the content of the financial services of banks and the genesis of the banking product enshrined in the banking legislation of the Republic of Kazakhstan  1.2 Substantiates the difference between the concepts of "banking operation", "banking product", "banking transaction"  1.3 Defines the concept, essence and criteria for the classification of financial services  1.4 Explains the specifics of the provision and types of financial services | |
| RO 2. Apply modern technical means and information technologies to solve analytical and research tasks on the analysis of the financial services market | | | | | 2.1 Uses sources of economic, financial, social and managerial information to analyze the financial services market  2.2 Searches for information on the task received in order to study the financial services market and financial innovations to identify trends and dynamics of the development of these markets | |
| RO 3. Analyze and interpret financial information, financial and statistical statements of banks | | | | | 3.1 Calculates on the basis of standard methods the indicators characterizing the most demanded financial services of the modern financial market  3.2 Collects and analyzes the data necessary to determine the share of demanded financial services in the corporate and retail segment | |
| RO 4.Choose the tools for processing economic data, in accordance with the task | | | | | 4.1 Selects tools for evaluating and analyzing bank services for corporate and retail clients  4.2 Analyzes the results of calculations and substantiates the conclusions | |
| RO 5.Critically evaluate the proposed options for management decisions, taking into account possible socio-economic consequences | | | | | 5.1 Substantiates management decisions taking into account the digital infrastructure of the financial environment  5.2 Makes recommendations on improving the range of financial services of a modern bank | |
| **Prerequisites** | DKB1213ДКБ, 14В41 Finance, BD 2311Banking case, FR 3214 | | | | | | |
| **Post-requirements** | Master's degree disciplines | | | | | | |
| **Literature and resources** | **Educational literature:**   1. Kasenova G.E. Modern financial services of banks: textbook /Kazakh University- Almaty, 2021, 264c. 2. 2. Lavrushin O.I. Modern banking products and services. Textbook - Moscow: KNORUS, 2020. – p. 302 3. N. G. Semilyutina. Russian financial services market (formation of a legal model): [Serii︠a︡ «Biblioteka professionala](https://www.google.kz/search?hl=ru&tbo=p&tbm=bks&q=bibliogroup:%22Serii%EF%B8%A0a%EF%B8%A1+%22Biblioteka+professionala%22%22&source=gbs_metadata_r&cad=4)» Wolters Kluwer Russia, 2015г. – с.315 4. 4. S.V. Naumenkova, S.V. Mishchenko. Financial services Market: Textbook – Kiev, 2019-p.367. 5. Ayupov A.A. Design and implementation of innovative financial products /A.A.Ayupov. – M.: NOTA BENE, 2017 – 220 s. 6. 6. Banking and banking operations : textbook / M. S. Maramygin, E. G. Shatkovskaya, – Yekaterinburg : Ural Publishing House. un-ta, 2021. – 567 p.   **Internet resources:**   1. Digital economy & society in the EU http://ec.europa.eu/eurostat/cache/ infographs/ict/2018/index.html 2. Eurostat https://ec.europa.eu/eurostat/web/main/home 3. <http://www.nationalbank.kz> 4. https://finreg.kz 5. http://www.kase.kz | | | | | | |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Academic policy of the discipline** | | The academic policy of the discipline is determined by the Academic Policy and the Policy of Academic Integrity of the Al-Farabi Kazakh National University.  The documents are available on the main page of the Univer IP.  **Integration of science and education.** The research work of students, undergraduates and doctoral students is a deepening of the educational process. It is organized directly at the departments, laboratories, scientific and design departments of the university, in student scientific and technical associations. Independent work of students at all levels of education is aimed at developing research skills and competencies based on obtaining new knowledge using modern research and information technologies. The teacher of the research university integrates the results of scientific activity into the topics of lectures and seminars (practical) classes, laboratory classes and tasks of SROP, SRO, which are reflected in the syllabus and are responsible for the relevance of the topics of training sessions and tasks.  **Attendance.** The deadline for each task is indicated in the calendar (schedule) of the implementation of the content of the discipline. Failure to meet deadlines leads to the loss of points.  **Academic integrity.** Practical/laboratory classes, SRO develop students' independence, critical thinking, creativity. Plagiarism, forgery, the use of cheat sheets, cheating at all stages of the tasks are unacceptable.  Compliance with academic integrity during theoretical training and exams, in addition to the main policies, is regulated by the "Rules for conducting final control", "Instructions for conducting final control of the autumn/spring semester of the current academic year", "Regulations on checking text documents of students for the presence of borrowings".  The documents are available on the main page of the Univer IP.  **Basic principles of inclusive education.** The educational environment of the university is conceived as a safe place where there is always support and equal attitude on the part of the teacher to all students and students to each other regardless of gender, race/ ethnicity, religious beliefs, socio-economic status, physical health of the student, etc. All people need the support and friendship of peers and fellow students. For all students, making progress is more about what they can do than what they can't. Diversity enhances all aspects of life.  All students, especially those with disabilities, can receive counseling by phone/ е-mail *guka\_71@mail.ru* | | | | |
| **INFORMATION ABOUT TEACHING, LEARNING AND ASSESSMENT** | | | | | | |
| **Point-rating**  **letter system of assessment of accounting of educational achievements** | | | | | **Assessment methods** | |
| **Evaluation** | **Digital**  **equivalent**  **of points** | | **Scores,**  **% content** | **Assessment according to the traditional system** | **Criterion assessment** is the process of correlating the actual achieved learning outcomes with the expected learning outcomes based on clearly defined criteria. Based on formative and summative assessment.  **Formative assessment** is a type of assessment that is carried out in the course of daily educational activities. Is the current indicator of academic performance. Provides an operational relationship between the student and the teacher. It allows you to determine the capabilities of the student, identify difficulties, help in achieving the best results, timely adjust the educational process to the teacher. The performance of tasks, the activity of work in the audience during lectures, seminars, practical classes (discussions, quizzes, debates, round tables, laboratory work, etc.) is evaluated. The acquired knowledge and competencies are evaluated**.**  **Summative assessment** is a type of assessment that is carried out upon completion of the study of the section in accordance with the discipline program. It is carried out 3-4 times per semester when performing SRO. This is an assessment of the development of expected learning outcomes in relation to descriptors. Allows you to determine and record the level of discipline development for a certain period. Learning outcomes are evaluated. | |
| A | 4,0 | | 95-100 | Excellent |
| A- | 3,67 | | 90-94 |
| B+ | 3,33 | | 85-89 | Good |
| B | 3,0 | | 80-84 | **Formative and summative assessment**  The teacher introduces his own types of assessment or uses the proposed option | **Points % content**  The teacher makes his own points in accordance with the calendar (schedule).  The exam  and the final score for the discipline do not change. |
| B- | 2,67 | | 75-79 | Activity at lectures | 5 |
| C+ | 2,33 | | 70-74 | Work in practical classes | 20 |
| C | 2,0 | | 65-69 | Satisfactory | Independent work | 25 |
| C- | 1,67 | | 60-64 | Project and creative activity | 10 |
| D+ | 1,33 | | 55-59 | Unsatisfactory | Final control (exam) | 40 |
| D | 1,0 | | 50-54 | Total | 100 |
| **Calendar (schedule) of the implementation of the content of the discipline. Methods of teaching and learning.** | | | | | | |

|  |  |  |  |
| --- | --- | --- | --- |
| **Week** | **Topic name** | **Number of hours** | **Max.**  **mark** |
| **MODULE 1 Services and marketing in banks** | | | |
| 1 | **L 1.** Banking products: operations, services and transactions | 1 | - |
| **SA 1.** To study the content of banking services | 2 | 10 |
| 2 | **L 2.** Management and marketing in banks | 1 | - |
| **SA 2.** To study the trends of modern banking management | 2 | 10 |
| **IWST1.** Consultations on implementation **IWS 1**  Functional areas of activity of a modern bank | **-** | - |
| 3 | **L 3.** Structure of the bank's marketing program | 1 | - |
| **SA 3.** To study the algorithm of the bank's marketing program | 2 | 10 |
| **IWS 1**. Control work "Stages of the bank's marketing program" | **-** | 10 |
| 4 | L 4. The content of the marketing package in the bank | 1 | - |
| **SA 4.** To study the elements of the marketing complex in the bank | 2 | 10 |
| 5 | **L 5.** Promotion of banking services | 1 | - |
| **SA 5.** Explore a set of tools for promoting banking services | 2 | 10 |
| **MODULE 2 Banking communications** | | | |
| 6 | **L 6**. Банковская логистика | 1 | - |
| **SA 6.** To study the main banking flows and related banking flows. | 2 | 10 |
| **IWST 2.** Consultations on implementation **IWS 2**  Analysis of the place of implementation of banking services | - | 10 |
| 7 | **L 7.** Banking staff | 1 | - |
| **SA 7.** To study the algorithm of development and implementation of the bank's personnel policy | 2 | 10 |
| **IWST 2.** Analysis of the websites of the leading banks of the Republic of Kazakhstan as a place of implementation of banking services | - | 10 |
| **Boundary control 1** | | | **100** |
| 8 | **L 8.** Competition in the banking services market | 1 | - |
| **SA 8.** To analyze the competition in the banking services market | 2 | 10 |
| **IWST 3.** Consultations on implementation **IWS 2** |  |  |
| 9 | **L 9.** Managing the bank's customer base | 1 | - |
| **SA 9.** To study the features of CRM technology (customer relationship management) | 2 | 10 |
| **IWS 2.** To analyze competition in the banking services market (using the example of second-tier banks of the Republic of Kazakhstan) | **-** | 10 |
| 10 | **L 10.** Organization of sales of a customer-oriented bank | 1 | - |
| **SA 10.** To study the sales technologies of a modern bank | 2 | 10 |
| **IWST 4.** Consultations on implementation **IWS 3** |  |  |
| **MODULE 3 Modern financial services of banks** | | | |
| 11 | **L 11.** Banking services for corporate clients of the bank | 1 | - |
| **SA 11.** To study services for corporate clients of the bank | 2 | 10 |
| **IWS 3.** Analyze banking services for corporate clients of the bank (select second-tier banks) |  |  |
| 12 | **L12.** Banking services for retail clients of the bank | 1 | - |
| **SA 12.** To study and analyze banking services for retail customers of the bank (choose a SSB) | 2 | 10 |
| **IWS 3.** Analyze banking services for corporate clients of the bank (select the SSB) | **-** | 10 |
| 13 | **L 13.** Lending to small and medium-sized businesses | 1 | - |
| **SA 13.** To study lending to small and medium-sized businesses on the example of the SSB RK | 2 | 10 |
| **IWST 5.** Consultations on implementation **IWS 4** |  |  |
| 14 | **L 14.** Acquiring and Internet acquiring of modern banks | 1 | - |
| **SA 14.** To study acquiring and Internet acquiring of modern banks | 2 | 10 |
| **15** | **L 15.** Risks of electronic banking | 1 | - |
| **SA 15.** To study the risk management methods of electronic banking | 2 | 10 |
| **IWS 4.** Analyze Government programs to support small and medium-sized businesses |  |  |
| **Boundary control 1** | | | **100** |
| **Final control (exam)** | | | **100** |
| **TOTAL for the discipline** | | | **100** |

Декан Бимендиева Л.А.

Заведующий кафедрой Нурмагамбетова А.З

Лектор Аманкелді А.Ә.