

3. Educational programme

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3.1. Profile of the educational programme "Banking Business" in the subject area D2 "Finance, Banking, Insurance, and Stock Market"

1- General information	
Full name of the higher educational establishment and the structural unit	State University of Trade and Economics, Faculty of Finance and Accounting Department of Banking
Level of higher education and qualification name in the original language	First (Bachelor's) Cycle of Higher Education Qualification – Bachelor in Finance, Banking and Insurance
Field of knowledge	D – Business, Administration and Law
Subject Area	D2 Finance, Banking, Insurance and Stock Market
The official name of educational programme	Banking Business
Restrictions on Forms of Study	No restrictions
Compliance with the standard of higher education of the Ministry of Education of Ukraine	Complies with the Standard of higher education of the Ministry of Education of Ukraine (Order No. 729 dated May 24, 2019)
Type of diploma and volume of the educational programme	Bachelor's Diploma, single. Volume of the Study and Professional Programme – 240 ECTS credits. Standard duration of study – 3 years and 10 months.
Accreditation	Accreditation Certificate No. UD 11017640, valid until July 1, 2029, issued by the Accreditation Commission of the Ministry of Education and Science of Ukraine
Cycle / Level	NQF of Ukraine – level 6, FQ-EHEA – first cycle, EQF-LLL-level 7
Prerequisites	Complete General Secondary Education
Language(s) of Training	Ukrainian
Programme validity period	Until the approval of a new version of the study and professional programme

Internet address	https://knute.edu.ua/
2- The purpose of the Educational Programme	
Training of professionals capable to solve the complex specialized tasks and applied problems characterized by complexity and a certain degree of uncertainty in professional banking activities, taking into account the requirements for socially important qualities and professional competencies of a specialist.	
3 – Educational Programme Characteristics	
<i>Subject area</i>	
<i>The object of study:</i> structure, principles, mechanisms of functioning and development of financial systems.	
<i>The goals of training:</i> training of specialists capable to solve the complex specialized tasks and applied problems characterized by complexity and a certain degree of uncertainty, in professional activities in the field of finance, banking, and insurance, as well as in the course of their studies.	
<i>The theoretical content of the subject includes</i> concepts, categories, theories and approaches of financial science that define the trends and patterns of functioning and development in finance, banking, and insurance.	
<i>Methods, methodologies and technologies of financial science and practice.</i>	
<i>Tools:</i> modern information and analytical systems, as well as standard, specialized, and industry-specific software products.	
<i>Orientation of the educational programme</i>	
Educational and professional, applied.	
<i>Main focus of the educational programme</i>	
General education in the subject subfield "Finance, Banking, Insurance and Stock Market" within the field of knowledge "Business, Administration and Law," under the study programme "Banking Business," at the educational degree level of "Bachelor."	
Keywords: money and credit, bank, banking system, banking operations, bank performance analysis, bank security, bank reporting, banking management, international banking settlements, payment systems, bank auditing, financial monitoring, banking information technologies.	
<i>Programme Features</i>	
Two internships in banks and the receipt of a certificate upon completion of an online training programme in banking institutions, conducted within the course "Banking Business: Practical Course."	
4 – EMPLOYABILITY AND FURTHER EDUCATION OPPORTUNITIES OF GRADUATES	
<i>Employability</i>	
A Bachelor of the subject area D2 "Finance, Banking, Insurance and Stock Market" under the study programme "Banking Business" is qualified to work in commercial banks, the National Bank of Ukraine, the Deposit Guarantee Fund, credit bureaus, credit institutions and payment organizations, the Independent Association of Banks of Ukraine and other professional associations. A Bachelor is	

capable to perform the professional duties and hold the positions defined by the National Classifier of Ukraine "**Classifier of Occupations DK 003:2010**," as amended by the Order of the Ministry of Economic Development and Trade of Ukraine No. 259 dated February 15, 2019:

1210.1 Managers of Enterprises, Institutions, and Organizations (Branch Director, Department Director, Manager (Director or other executive) of a Commercial Bank)

1231 Managers of Financial, Accounting, Economic, Legal and Administrative Units and Other Executives (Director of Economics, Chief Financial Officer (CFO), Chief Economist, Chief Cashier, Head of Cash Operations, Head (Director, Executive Director, Manager, etc.) of the relevant area of a banking institution).

1461 Managers in Monetary Intermediation.

1462 Managers in Financial Leasing.

1463 Managers in Lending.

1465 Managers in Life Insurance and Saving.

1467 Managers in Auxiliary Financial Activities.

1469 Managers in Other Financial Intermediation Activities.

2413 Securities Professionals (Securities Trader).

2414 Professionals in Financial and Economic Security of Enterprises, Institutions, and Organizations (Financial and Economic Security Analyst, Financial and Economic Security Specialist).

2419 Professionals in Public Service, Marketing, Business Performance, Production Rationalization, Intellectual Property, and Innovation (Bank Officer (of a branch or other financial institution)).

2441 Economists (Banking Analyst, Investment Analyst, Credit Analyst, Economist, Financial Economist, Planning Economist, Economic Advisor, Economic Consultant).

3411 Dealers (Proprietary Traders) and Brokers in Collateral and Financial Transactions (Broker, Dealer, Stock Exchange Operations Specialist, Corporate Governance Specialist, Financial and Economic Security Specialist, Securities Market Trading Organizer).

3419 Other Finance and Trade Professionals (Cash Collection and Valuables Transportation Inspector, Credit Inspector, Currency Exchange Office Inspector).

3431 Secretaries of Administrative Bodies (Board Secretary, Committee Secretary (of an organization, enterprise, or institution)).

3433 Accountants and Cashier-Experts (Accountant, Cashier-Expert, Assistant Expert Accountant).

3436 Executive Assistants (Executive Assistant, Personal Assistant / Referent).

4122 Statistical and Accounting Clerks and Office Workers in Financial Operations

(Office Clerk – Debt Instruments, Office Clerk – Collateral and Mortgage, Office Clerk – Investments, Office Clerk – Credit, Office Clerk – Statistics, Office Clerk – Securities).

4212 Bank Cashiers and Cash-in-Transit Personnel (Cash-in-Transit Officer, Bank Cashier, Cashier – Automated Banknote Processing System Operator, Operations Cashier, Bank Controller, Currency Exchange Clerk, Bank Teller).

2310.2 Other Lecturers at Universities and Higher Educational Institutions.
2320 Secondary School Teachers.

Further education

Pursuing education at the second (Master's) level of higher education.
Acquisition of additional qualifications through the system of postgraduate education.

5 – Teaching and Assessment

Teaching and training

- ◆ Student-centered learning, where the student is the focal point and through the competencies acquired, is expected to find their place in the labor market under unpredictable conditions;
- ◆ Self-directed learning – independent educational and cognitive activity of the student, organically integrated with the educational process, which enables the acquisition of skills for lifelong self-education in the professional field, aimed at enhancing professional competencies and improving expertise;
- ◆ Problem-based learning, which develops the student's ability to solve complex specialized tasks and practical problems in the field of professional banking activity.

Assessment

Student learning outcomes are assessed according to the "Regulations on the Assessment of Learning Outcomes of Students and Postgraduate Students at State University of Trade and Economics (SUTE)" and include the following types of assessment: ongoing (formative) assessment, final (summative) assessment and certification.

Ongoing assessment is conducted during practical/laboratory sessions and based on the results of individual assignments. It includes the evaluation of students' theoretical knowledge demonstrated during seminars and the assessment of practical skills acquired through laboratory or practical tasks.

Final assessment refers to control measures aimed at determining the extent to which the achieved learning outcomes correspond to the requirements of the educational programme within a specific academic component. This is conducted at the university in the form of credit tests and examinations.

Student learning outcomes at SUTE are assessed on a 100-point scale, where:
60–100 points represent satisfactory learning outcomes that entitle the student to receive ECTS credits;

0–59 points indicate unsatisfactory results that do not entitle the student to receive ECTS credits.

6- Programme Competences

Integral competence

The ability to solve complex specialized tasks and practical problems in professional activities in the field of finance, banking and insurance or in the learning process, which involves the application of certain methods and principles of financial science and is characterized by uncertain conditions and the need to consider a wide range of professional and educational requirements.

General competences (GC)

GC1	Ability for abstract thinking, analysis and synthesis.
GC2	Ability to apply knowledge in practical situations.
GC3	Ability to plan and manage time.
GC4	Ability to communicate in a foreign language.
GC5	Skills in the use of information and communication technologies.
GC6	Ability to conduct research at an appropriate level.
GC7	Ability to learn and acquire modern knowledge.
GC8	Ability to search for, process, and analyze information from various sources.
GC9	Ability to be critical and self-critical.
GC10	Ability to work in a team.
GC11	Ability to communicate with professionals from other fields (experts in other areas of knowledge/economic activity).
GC12	Ability to work autonomously.
GC13	Ability to exercise one's rights and responsibilities as a member of society, to understand the values of a civil (free democratic) society and the necessity of its sustainable development, the rule of law and human and civil rights and freedoms in Ukraine.
GC14	Ability to preserve and multiply the moral, cultural, and scientific values and achievements of society based on an understanding of history and the regularities of development in the subject area, its place in the general system of knowledge about nature and society, and in the development of society, technology, and engineering; ability to engage in various types and forms of physical activity for active leisure and a healthy lifestyle.
GC15	Ability to make decisions and act according to the principle of zero tolerance for corruption and any other manifestations of unethical behavior.

Special (Professional, Subject-Specific) Competences (SC)

SC1	Ability to analyze economic development trends using macroeconomic and microeconomic analytical tools and to evaluate current economic phenomena.
SC2	Understanding of the functioning and structure of modern global and national financial systems.

SC3	Ability to assess the condition of financial systems, including public finance (budgetary and tax systems), corporate finance, household finance, financial markets, the banking system and insurance).
SC4	Ability to apply economic and mathematical methods and models to solve financial problems.
SC5	Ability to apply knowledge of legislation in the field of monetary, fiscal regulation and financial market supervision.
SC6	Ability to use modern information and software tools for data acquisition and processing in the fields of finance, banking and insurance.
SC7	Ability to prepare and analyze financial statements.
SC8	Ability to perform control and supervisory functions in the fields of finance, banking and insurance.
SC9	Ability to carry out effective communication.
SC10	Ability to identify, justify and take responsibility for professional decisions.
SC11	Ability to maintain an adequate level of knowledge and continuously improve professional competence.
SC12	<i>Ability to provide banking and other financial services in national and foreign currencies.</i>
SC13	<i>Ability to use specialized information and software tools to model the operational activities of a bank and to carry out internal control during their implementation.</i>
SC14	<i>Understanding of the organizational structure of a bank and the ability to implement its strategy, personnel policy, motivation system and activity management.</i>

7- Programme Learning Outcomes

1	To know and understand economic categories, laws and causal as well as functional relationships that exist between processes and phenomena at different levels of economic systems.
2	To know and understand the theoretical foundations and principles of financial science as well as the specific features of financial systems functioning.
3	To identify the specific features of the functioning and structure of modern global and national financial systems.
4	To know the mechanisms of public finance functioning, including the budgetary and tax systems, corporate finance, household finance, financial markets, the banking system and insurance.
5	To possess methodological tools for diagnosing the state of financial systems (public finance, including the budget and tax systems, corporate finance, household finance, financial markets, the banking system and insurance).
6	To apply appropriate economic and mathematical methods and models to solve financial problems.
7	To understand the principles, methods and tools of public and market

	regulation in the fields of finance, banking, and insurance.
8	To apply specialized information systems, modern financial technologies and software products.
9	To prepare and analyze financial statements and interpret correctly the obtained information.
10	To identify data sources and understand the methodology for determining and obtaining economic data; to collect and analyze relevant financial information and calculate indicators that reflect the condition of financial systems.
11	To possess methodological tools for performing control functions in the fields of finance, banking and insurance.
12	To use professional argumentation to convey information, ideas, problems and ways to solve them to both specialists and non-specialists in the financial sector.
13	To possess general scientific and specialized methods for researching financial processes.
14	To think abstractly, apply analysis and synthesis to identify key characteristics of financial systems and behavioral features of their entities.
15	To communicate in oral and written form in a foreign language in professional activities.
16	To apply acquired theoretical knowledge to solve practical problems and interpret meaningfully the results.
17	To identify and plan opportunities for personal professional development.
18	To demonstrate basic skills of creative and critical thinking in research and professional, flexible communication.
19	To exhibit independent work skills, flexible thinking and openness to new knowledge.
20	To perform functional responsibilities in a group and propose well-reasoned financial solutions.
21	To understand the professional activity requirements arising from the need to ensure sustainable development of Ukraine and to strengthen it as a democratic, social, and legal state.
22	To know one's rights and responsibilities as a member of society and to understand the values of a free democratic society, the rule of law, and human and civil rights and freedoms in Ukraine.
23	To identify the achievements and recognize societal values based on an understanding of the role of the subject area within the general system of knowledge; to engage in various forms of physical activity to maintain a healthy lifestyle.
24	<i>Be able to provide banking and other financial services in national and foreign currencies.</i>
25	<i>Understand the principles of the operational activities of a bank, the interrelations between its departments and the procedures for processing,</i>

	<i>verification and authorization of documents related to client and proprietary bank operations.</i>
26	<i>To know the process of bank management, including the development and implementation of banking strategy, the organizational structure of the bank, personnel policy and staff motivation.</i>
8- Resource Support for Programme Implementation	
<i>Staffing</i>	
<p>The staffing fully complies with the Licensing Requirements for educational activities. The implementation of the educational-professional programme "Banking Business" is carried out by academic staff holding scientific degrees and/or academic titles who meet the requirements of the current legislation of Ukraine and possess an adequate level of scientific and professional qualifications.</p> <p>Practitioners, representatives of professional associations, and foreign partners are also involved in the educational process.</p> <p>All academic staff undergo internships or professional development every five years.</p>	
<i>Material and Technical Support</i>	
<p>Fully complies with the Licensing Requirements for the provision of educational activities. For the convenience of higher education students, a corporate distance learning system and an automated educational process management system "MIA: Education" are in operation. The university is equipped with modern computer classrooms with specialized software, a Training Classroom with "Skarb" software, and a Smart Library. All necessary conditions are created to support students with disabilities. The social and living infrastructure of SUTE is available.</p>	
<i>Information and Educational-Methodical Support</i>	
<p>For each educational programme, the university develops an ECTS Information Package.</p> <p>Each student, through their personal account in the "MIA: Education" automated system, can view and create their own individual study plan, access the curriculum, view grades for each discipline, check the class schedule and communicate with participants in the educational process.</p> <p>Course programs, syllabi and assessment criteria for educational components are available on the corporate distance learning platform.</p> <p>The university's electronic repository provides full-text access to scientific and educational literature of SUTE as well as manuscripts of qualification papers and dissertations submitted for academic degrees.</p> <p>For the convenience of students, the university has developed a Course Catalogue that enables students to choose elective educational components according to the programme structure.</p>	
9 – Academic Mobility	

<i>National Credit Mobility</i>
National credit mobility is carried out within the framework of cooperation memoranda signed between SUTE and other higher education institutions (or research institutions) in Ukraine according to the current legislation.
<i>International Credit Mobility</i>
The university has concluded cooperation agreements with foreign higher education institutions, under which student exchanges and studies are carried out within international programmes and projects, including the Erasmus+ programme.
<i>Education of International Students</i>
Is carried out according to the requirements of current legislation.

3.2. List of the Educational Programme Components and Their Logical Sequence

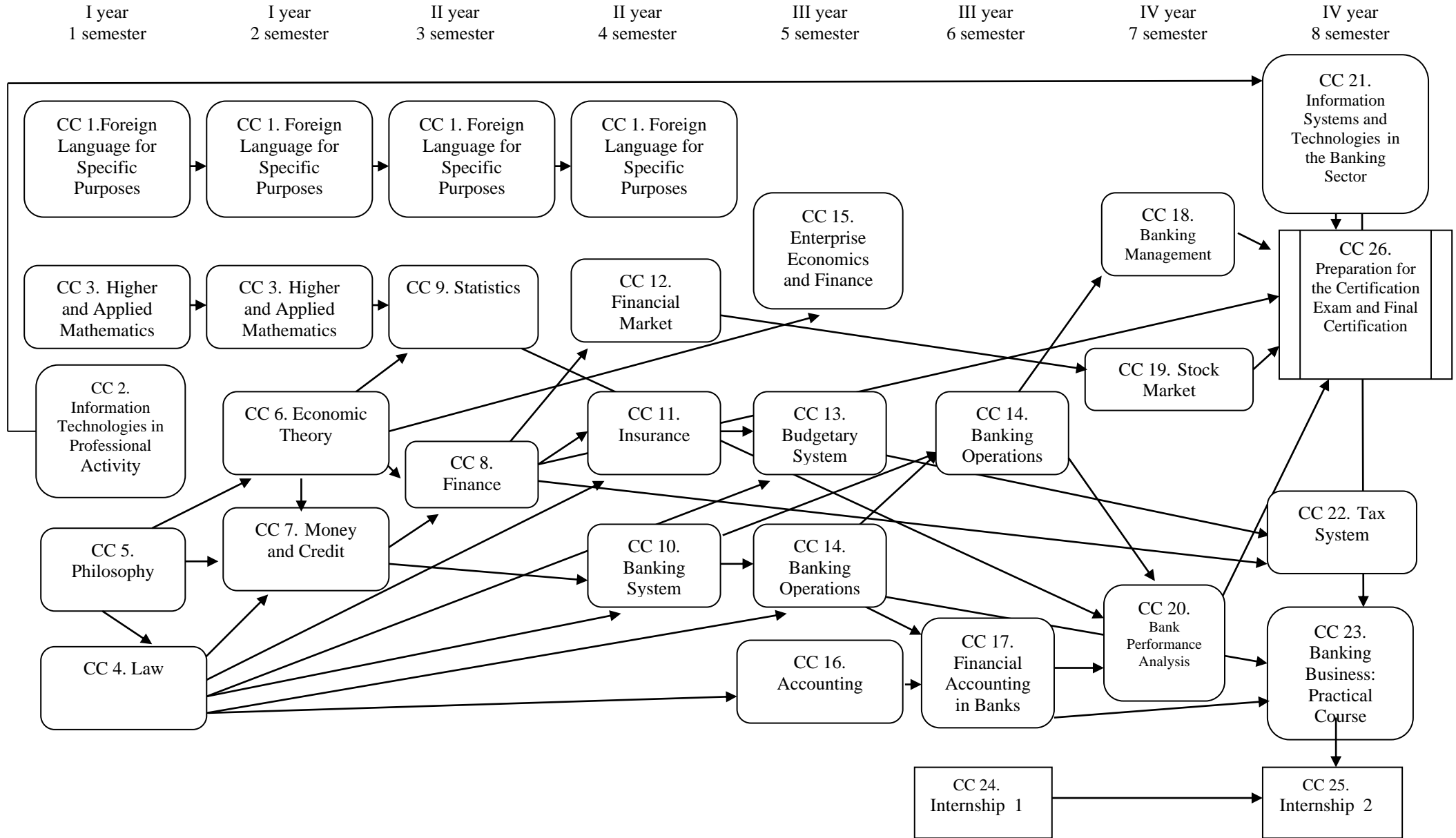
3.2.1. List of the Educational Programme Components

Code	Educational Components of the Programme	Credits ECTS	Form of Assessment
<i>Compulsory Components</i>			
CC 1.	Foreign Language for Specific Purposes	24	Exam
CC 2.	Information Technologies in Professional Activity	6	Exam
CC 3.	Higher and Applied Mathematics	12	Exam
CC 4.	Law	6	Exam
CC 5.	Philosophy	6	Exam
CC 6.	Economic Theory	6	Exam
CC 7.	Money and Credit	6	Exam
CC 8.	Finance	6	Exam
CC 9.	Statistics	6	Exam
CC 10.	Banking System	6	Exam
CC 11.	Insurance	6	Exam
CC 12.	Financial Market	6	Exam
CC 13.	Budgetary System	6	Exam
CC 14.	Banking Operations	12	Exam
CC 15.	Enterprise Economics and Finance	6	Exam
CC 16.	Accounting	6	Exam
CC 17.	Financial Accounting in Banks	6	Exam
CC 18.	Banking Management	6	Exam
CC 19.	Stock Market	6	Exam
CC 20.	Bank Performance Analysis		Exam
CC 21.	Information Systems and Technologies in the Banking Sector	6	Exam
CC 22.	Tax System	6	Exam

CC 23.	Banking Business: Practical Course	3	Exam
CC 24.	Internship 1	6	Credit
CC 25.	Internship 2	6	Credit
CC 26.	Preparation for the Certification Exam and Final Certification	3	Exam
Total volume of compulsory components		180	
<i>Elective Components</i>			
EC 1.	Educational component 1	6	Exam
EC 2.	Educational component 2	6	Exam
EC 3.	Educational component 3	6	Exam
EC 4.	Educational component 4	6	Exam
EC 5.	Educational component 5	6	Exam
EC 6.	Educational component 6	6	Exam
EC 7.	Educational component 7	6	Exam
EC 8.	Educational component 8	6	Exam
EC 9.	Educational component 9	6	Exam
EC 10.	Educational component 10	6	Exam
Total volume of elective components		60	
TOTAL VOLUME OF THE Study PROGRAMME		240	

Students choose elective courses via their personal account on the "MIA: Education" portal. Descriptions of the courses and their prerequisites are provided in the SUTE Course Catalogue.

3.2.2. Structural and Logical Scheme of EP



3.3. Form of Certification of Higher Education Students

The attestation of applicants for the Bachelor’s qualification in Finance, Banking and Insurance is conducted in the form of a certification examination.

The certification examination in the specialty is aimed at assessing the extent to which the learning outcomes defined by the Standard of Higher Education of Ukraine and the educational programme have been achieved.

3.4. Matrix of Correspondence between Programme Competences and the Compulsory Components of the Educational Programme

Components / Competences	CC1	CC2	CC3	CC4	CC5	CC6	CC7	CC8	CC9	CC10	CC11	CC12	CC13	CC14	CC15	CC16	CC17	CC18	CC19	CC20	CC21	CC22	CC23	CC24	CC25	CC26
GC1		+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+		+	+			
GC2		+	+	+		+	+	+	+	+	+	+	+	+	+	+	+		+	+		+	+	+	+	+
GC3		+			+		+	+		+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
GC4	+																									
GC5		+	+				+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
GC6	+	+	+		+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+			+
GC7	+			+	+		+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+			+
GC8	+	+					+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+			+
GC9				+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+			
GC10	+									+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	
GC11	+					+	+	+		+	+	+	+	+	+	+	+	+	+		+	+	+	+		
GC12			+				+	+			+	+		+	+		+	+		+	+		+			
GC13				+	+			+		+	+	+	+	+			+	+		+	+	+	+			
GC14					+	+	+	+		+	+	+	+	+	+		+	+		+	+	+	+			
GC15				+																			+			
SC1						+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
SC2	+						+	+		+	+	+	+	+	+		+	+	+	+	+		+	+	+	+
SC3							+	+	+	+	+	+	+	+	+		+	+	+	+	+	+	+	+	+	+
SC4		+	+						+			+		+	+		+	+	+	+	+	+		+	+	+
SC5							+	+		+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
SC6		+	+				+	+	+	+	+	+	+	+	+	+	+		+	+		+	+	+	+	+
SC7			+							+		+		+	+	+	+	+	+	+	+		+	+	+	+
SC8							+			+	+	+	+	+	+	+	+	+	+	+	+		+	+	+	+
SC9	+	+	+	+	+		+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
SC10				+	+		+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
SC11	+			+			+	+		+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
SC12														+			+		+		+		+	+	+	+
SC13														+				+			+		+	+	+	+
SC14																		+						+	+	+

3.5. Matrix of Ensuring Programme Learning Outcomes Through Corresponding Compulsory Components of the Educational Programme

Components / Programme Learning Outcomes	CC 1	CC 2	CC 3	CC 4	CC 5	CC 6	CC 7	CC 8	CC 9	CC 10	CC 11	CC 12	CC 13	CC 14	CC 15	CC 16	CC 17	CC 18	CC 19	CC 20	CC 21	CC 22	CC 23	CC 24	CC 25	CC 26	
1						+	+	+	+	+	+	+	+	+	+	+			+		+		+	+	+		
2						+	+	+		+	+	+	+									+		+	+	+	
3						+	+	+		+	+	+	+									+		+	+	+	
4						+	+	+		+	+	+	+		+				+			+		+	+	+	
5			+				+	+	+	+	+	+	+		+	+				+		+		+	+	+	
6		+	+						+			+		+	+		+			+				+	+	+	
7						+	+	+		+	+	+	+	+		+	+		+	+		+	+	+	+	+	
8		+					+	+	+	+	+	+	+	+		+	+				+	+	+	+	+	+	
9										+		+		+	+	+	+			+		+		+	+	+	
10							+	+	+	+	+	+	+	+		+	+		+	+		+		+	+	+	
11										+	+	+	+	+		+	+	+		+		+	+	+	+	+	
12	+					+	+	+		+	+	+	+	+		+		+		+		+	+	+	+	+	
13			+			+			+					+						+				+	+	+	+
14			+		+	+	+	+	+	+	+	+	+	+		+	+	+		+		+	+	+	+	+	
15	+																								+	+	+
16		+	+	+		+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	
17				+			+	+		+	+	+	+	+		+	+	+		+	+	+	+	+	+	+	
18	+				+	+	+	+	+	+	+	+	+	+	+	+	+	+		+		+	+	+	+	+	
19	+	+		+	+		+	+	+	+	+	+	+	+	+	+	+	+		+	+	+	+	+	+	+	
20							+	+	+	+	+	+	+	+	+	+	+	+		+	+	+	+	+	+	+	
21				+		+	+			+	+	+	+	+								+		+	+	+	
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23					+	+	+	+		+	+		+	+					+			+		+	+	+	
24														+			+		+					+	+	+	+
25														+			+	+				+		+	+	+	+
26										+								+						+	+	+	+

List of Recommended Elective Components

Code	Educational Components	Credits ECTS
EC 1.	Banking Security	6
EC 2.	Banking Statistics	6
EC 3.	Information Systems and Network Security	6
EC 4.	Economic and Mathematical Modelling	6
EC 5.	Protection of Financial Services Consumers' Rights	6
EC 6.	Enterprise Reporting	6
EC 7.	Bank Control and Audit	6
EC 8.	International Credit, Settlement and Foreign Exchange Operations	6
EC 9.	Payment Systems	6
EC 10.	Securities Trading	6
EC 11.	Managerial Accounting	6
EC 12.	Financial Analysis	6
EC 13.	Financial Monitoring	6
EC 14.	Financial Accounting	6
EC 15.	Financial and Credit Systems of Foreign Countries	6