

DISCIPLINE DESCRIPTION

1. Information on the study programme

1.1 Institution of higher education	West University of Timișoara
1.2 Faculty	Faculty of Law
1.3 Department	Department of Public Law
1.4 Field of Study	Law
1.5 Cycle of study	Master's Studies
1.6 Programme of study / Qualification	European Union Law

2. Information on the discipline

2.1 Discipline denomination	European Union Law of Financial Institutions D2UE1207						
2.2 Responsible for class activities	Senior Lecturer Dan CARAMIDARIU, PhD						
2.3 Responsible for seminar activities	Senior Lecturer Dan CARAMIDARIU, PhD						
2.4 Year of study	I	2.5 Semester	II	2.6 Type of evaluation	EX	2.7 Discipline regime	CS

3. Total estimated time (number of hours of teaching activities per semester)

3.1 Number of hours per week	3	out of which: 3.2 class	2	3.3 seminar/laboratory	1
3.4 Total number of hours included in the curriculum	42	out of which: 3.5 class	28	3.6 seminar/laboratory	14
Distribution of time:					
Study using textbooks, support materials, bibliography and notes					41
Additional research in the library, using specialized electronic platforms / field research					28
Preparation for seminars / laboratories, homework, projects, essays					14
Tutoring					1
Examination					1
Other activities					-
3.7 Total number of hours of individual study	83				
3.8 Total number of hours per semester	125				
3.9 Number of credits	5				

4. Preconditions (if any)

4.1 curriculum-related	•
4.2 competence-related	•

5. Conditions (if any)

5.1 regarding classes	• Video-projector systems, internet access
5.2 regarding seminars	• Video-projector systems, internet access

6. Specific accumulated competences

Knowledge	<ul style="list-style-type: none"> • acquisition of research methods and working paradigms in this field; • deepening the principles, concepts, theories of the discipline and the national legal provisions in the field; • deepening the principles, concepts, theories of the discipline and the legal provisions in the field, within the foreign legal systems that have been sources of inspiration in the field for the Romanian legislator; • deepening the solutions of the national and foreign judicial practice in the field, respectively of the consistency or discordance between them regarding the solutions adopted in the field, in national law and in the law of the states, which was a source of inspiration for the Romanian legislator;
Skills	<ul style="list-style-type: none"> • analyzing, interpreting, correlating legal texts and national judicial practice in the field; • comparative analysis of the local doctrine in the field; • detecting, analyzing, interpreting and correlating the texts of legislation, doctrine and jurisprudence, having as a starting point a concrete legal problem, specific to the discipline; • the presentation, interpretation, comparative analysis of the legal institutions in the national law as well as their correlation with the corresponding institutions in other legal systems in the field, which have been models for the Romanian legislator;
Responsibility and autonomy	<ul style="list-style-type: none"> • the elaboration of a study and/or professional project on the legal framing of a factual situation using the principles and methods established within the discipline and supported by the legislation, doctrine and jurisprudence related to a concrete problem; • carrying out professional obligations efficiently and responsibly; the application of teamwork techniques with the approach of cases with interdisciplinary elements; • efficient use of communication resources, as well as information and assisted professional training resources; optimal and creative capitalization of one's own potential in scientific activities, periodic self-evaluation of performance; • engaging in partnership relations with other persons - institutions with similar responsibilities;

7. Contents

7.1 Class	Teaching Methods	Observations
<i>Chapter 1. MONETARY INTEGRATION. EUROPEAN MONETARY UNION. SINGLE EUROPEAN CURRENCY.</i>	Lecture	1.1. Monetary integration 1.2. European Monetary Union 1.3. Single European Currency
<i>Chapter 2. MONETARY POLICY AND THE OPERATIONS OF THE EUROPEAN CENTRAL BANK</i>	Lecture	2.1. European Central Bank. Its Statute 2.2. Single monetary policy 2.3. The European Central Bank Operations 2.4. Relations between the European Central Bank and national central banks
<i>Chapter 3. THE FREE MOVEMENT OF CAPITAL AND PAYMENTS</i>	Lecture	3.1. Free movement of capital 3.2. Systems of settlements and payments in the European Union

<i>Chapter 4. THE ORGANISATION AND THE OPERATION OF CREDIT INSTITUTIONS ACTIVITIES IN THE EUROPEAN UNION</i>	Lecture	<p>4.1. Credit institutions. Access to banking activity and capital requirements.</p> <p>4.2. Bank prudence as a principle of the functioning of credit institutions</p> <p>4.3. The institutional system of prudential supervision of credit institutions</p> <p>4.4. Preventing and fighting against the involvement of European credit institutions in money laundering and terrorism financing</p> <p>4.5. The reorganisation and winding-up of credit institutions</p>
<i>Chapter 5. CONSUMER PROTECTION IN BANKING SERVICES IN THE EUROPEAN UNION</i>	Lecture	<p>5.1. The protection for consumers of credit institutions as a principle of the banking market functioning</p> <p>5.2. Consumer credit</p> <p>5.3. Mortgage Credit</p> <p>5.4. Financial services provided at a distance</p> <p>5.5. The right to access basic financial services</p>
<i>Chapter 6. THE PROTECTION OF THE DEPOSITORS OF CREDIT INSTITUTIONS IN THE EUROPEAN UNION</i>	Lecture	<p>6.1. The protection of the depositors of credit institutions as a principle for the banking systems functioning</p> <p>6.2. Deposit Guarantee Schemes</p>
<i>Chapter 7. ADDRESSING THE FINANCIAL CRISIS IN THE EUROPEAN UNION</i>	Lecture	<p>7.1. Principles and general rules for the public intervention in the bank system</p> <p>7.2. European Financial Stability Facility, The European Financial Stabilisation Mechanism and the European Banking Authority</p> <p>7.3. Financial stability's perspectives in the European Union</p>
<i>Chapter 8. THE INTRODUCTION OF THE EURO CURRENCY IN ROMANIA</i>	Lecture	<p>8.1. Criteria for economic convergence and legislation compatibility</p> <p>8.2. Theoretical and practical problems regarding the reference scenario</p>

Bibliography:

1. B. Bartels, J. Ernoult, S. Hafner, I. Metin, *European Banking and Financial Services Law*, Larcier, 2013
2. L. Bercea, *Banii și băncile. O perspectivă juridică*, Ed. Universității de Vest, Timișoara, 2006
3. I. Silberstein, L. Bercea (ed.), *Probleme actuale în dreptul bancar*, Ed. Wolters Kluwer, București, 2008
4. I. Silberstein (ed.), *Probleme juridice în domeniul bancar*, Ed. Wolters Kluwer, București, 2009
5. I. Silberstein (ed.), *Criza financiară în lume*, Ed. Wolters Kluwer, București, 2010
6. I. Silberstein (ed.), *Legal Aspects in a Changing Global Banking Sector*, Ed. Hamangiu, București, 2012

7. T. Bonneau, *Droit bancaire*, Editions Montchrestien, Paris, 2011
8. S. Cerna, *Sistemul monetar și politica monetară*, Ed. Enciclopedică, București, 1996.
9. R. Cranston, *Principles of Banking Law*, Oxford, Londra, 2006.
10. F. Dekeuwer-Defossez, *Droit bancaire*, Editions Dalloz, Paris, 1999.
11. J.-P. Deschanel, *Droit bancaire. L'institution bancaire*, Éditions Dalloz, Paris, 1995.
12. E.P. Ellinger, E. Lomnicka, R.J.A. Hooley, *Ellinger's Modern Banking Law*, Oxford, Londra, 2006
13. C. Gavalda, J. Stoufflet, *Droit bancaire. Institutions. Comptes. Operations. Services*, Editions Litec, Paris, 2008
14. M. de Juglart, B. Ippolito, *Banques et bourses*, Editions Montchrestien, Paris, 1991.
15. C. Leguevaques, *Droit des defaillances bancaires*, Editions AFEC, Paris, 2002.

7.2 Seminar/laboratory	Teaching methods	Observations
Single European currency	Debate based on essays	Doctrinal analysis
Single monetary policy	Debate based on essays	Doctrinal analysis
Systems of settlements and payments in the European Union	Debate based on essays	Doctrinal analysis
The institutional system of prudential supervision of credit institutions	Debate based on essays	Doctrinal analysis
The protection for consumers of credit institutions Consumer credit	Debate based on essays	Caselaw analysis
The protection for consumers of credit institutions The right to access basic financial services	Debate based on essays	Doctrinal analysis
Deposit Guarantee Schemes	Debate based on essays	Doctrinal analysis
Addressing the financial crisis in the European Union.	Debate based on essays	Doctrinal analysis
The introduction of the euro currency in Romania. The Reference scenario	Debate based on essays	Practical analysis

Bibliography:

1. B. Bartels, J. Ernoult, S. Hafner, I. Metin, *European Banking and Financial Services Law*, Larcier, 2013
2. L. Bercea, *Banii și băncile. O perspectivă juridică*, Ed. Universității de Vest, Timișoara, 2006
3. I. Silberstein, L. Bercea (ed.), *Probleme actuale în dreptul bancar*, Ed. Wolters Kluwer, București, 2008
4. I. Silberstein (ed.), *Probleme juridice în domeniul bancar*, Ed. Wolters Kluwer, București, 2009
5. I. Silberstein (ed.), *Criza financiară în lume*, Ed. Wolters Kluwer, București, 2010
6. I. Silberstein (ed.), *Legal Aspects in a Changing Global Banking Sector*, Ed. Hamangiu, București, 2012
7. T. Bonneau, *Droit bancaire*, Editions Montchrestien, Paris, 2011
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12. E.P. Ellinger, E. Lomnicka, R.J.A. Hooley, *Ellinger's Modern Banking Law*, Oxford, Londra, 2006
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15. C. Leguevaques, *Droit des defaillances bancaires*, Editions AFEC, Paris, 2002.

8. Corroboration of the discipline contents with the expectations of the representatives of the epistemic community, professional associations and key employers in the field of the programme

- The discipline’s content is in accordance with those of similar disciplines taught at other faculties of law from Romania and from abroad
- The knowledge and the competences acquired during the study of this discipline are acknowledged by the National Bank and the entire financial-banking system

9. Evaluation

Type of activity	9.1 Evaluation criteria	9.2 Methods of evaluation	9.3 Percentage of the final grade
9.4 Class	Knowledge of the subject	Oral examination	70%
	Adequate expression		
9.5 Seminar / laboratory	Knowledge of the subject	Project	30%
	Participation in debates		
	Project presentation		
9.6 Minimal performance standard		Obtaining at least grade 5 (five)	

10. Development of the learning and evaluation process in the online environment

E-learning platform used	Video conference application to be used	Technical conditions necessary for the participation in the learning and the evaluation process	Means / platform through which the course support can be consulted in electronic format and in which other learning / bibliography resources can be accessed in digital format
Moodle / Google Classroom			
UVT e-learning platform https://elearning.e-uvt.ro/	https://meet.google.com/	The student needs to have access to the specific technical means, in order to participate in the learning and the evaluation process: desktop / laptop / tablet / smartphone connected to the internet, which allow access to the e-learning platform used, and to install the used video-conference application. For the purpose of the optimal development of the learning process, the student will login on the e-learning platform	UVT e-learning platform https://elearning.e-uvt.ro/

		exclusively from the institutional account. (first name.namebirthyear @e- uvv.ro).	
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Date of completion
15.09.2024

Signature (lecture instructor)
Senior lect. Phd. Dan Adrian
Cărămidariu

Signature (seminar instructor)
Senior lect. Phd. Dan Adrian
Cărămidariu

Date of approval in the department
21.09.2024

Signature of the head of the department
Ass. Prof. Phd. Florin I. Mangu