



# ÇANKAYA UNIVERSITY

## Çankaya Vocational Training School

### Course Definition Form

#### Part I. Basic Course Information

|   |   |  |       |
|---|---|--|-------|
| <b>Department Name</b><br><i>Use capital letters only</i> | BANKING AND INSURANCE                         | <b>Dept. Numeric Code</b>                  | 4   5 |
| <b>Course Code</b>  | Dept. Code+Course No<br>B   A   I   2   1   0 | <b>Number of weekly lecture hours</b>      | 3     |
|   |   | <b>Number of weekly lab/tutorial hours</b> | 0     |
|   |   | <b>Number of Credit Hours</b>              | 3     |
| <b>Course Web Site</b><br><i>Use capital letters only</i> |   | <b>ECTS Credit</b>                         | 0   5 |

#### Course Name

*This information will appear in the printed catalogs and on the web online catalog.*

English Name *maximum 40 characters*

Banking and Insurance Law

Abbreviated English Name *maximum 15 characters*

Bank. and Ins. Law

Turkish Name *maximum 40 characters*

Banka ve Sigorta Hukuku

Abbreviated Turkish Name *maximum 15 characters*

Bank. Ve Sig. Huk.

|  |  |  |  |                 |
|--|--|--|--|-----------------|
| <b>Prerequisites</b> (if any)<br><i>Give course codes and check all that are applicable.</i> | 1 <sup>st</sup>  | 2 <sup>nd</sup>                                    | 3 <sup>rd</sup>  | 4 <sup>th</sup> |
|  |  |  |  |                 |
|  | <input type="checkbox"/> Consent of the Instructor     | <input type="checkbox"/> Give others, if any.      |  |                 |
|  | <input type="checkbox"/> Senior Standing               |  |  |                 |
| <b>Co-requisites</b> (if any)  | 1 <sup>st</sup>  | 2 <sup>nd</sup>                                    | 3 <sup>rd</sup>  | 4 <sup>th</sup> |
|  |  |  |  |                 |
| <b>Course Type</b><br><i>Check all that are applicable</i>                                   |  |  |  |                 |
| <input checked="" type="checkbox"/> Must course for Dept.                                    | <input type="checkbox"/> Must course for other dept(s) | <input type="checkbox"/> Elective course for Dept. | <input type="checkbox"/> Elective course for other dept(s) |                 |

**Part II. Detailed Course Information****Justification for the proposal** *Maximum 80 words*

Law of Banking and Insurance course is designed to provide students with a basic knowledge of the law as it affects banking and bank customers. It will give students essential legal grounding required to approach customers and discuss issues facing the bank and its customers with confidence.

**Course Description**

*Provide a brief overview of what is covered during the semester. This information will appear in the printed catalogs and on the web online catalog. Maximum 60 words.*

The course will introduce undergraduate students to definition of liability, sources of obligations law, definition of credit contracts, features, contents, explanation of provisions in credit contracts, various obligation contracts, legal perspective of bank accounts, guarantees, letter of guarantee, termination of debt relation styles, termination of contracts, timeout, presentation upon checks, payment, pursuit, warning, revision right, bad check notification and legal responsibility, sources of insurance law, concepts, legal acts and decree law, regulations, general conditions, precedents, insurance companies, intermediaries of insurance and reinsurance, definition of insurance contracts, features, contents, contact of insurance contracts, documentations that indicate the existence of contract, clauses of insurance contracts, termination of contract and timeout subjects.

**Course Objectives**

*Explain the aims of the course. Maximum 100 words.*

Mainly, our course teaches how to implement government regulations and laws in order to keep money flow and maintain positive banking relations. Course introduces the students to basic principles of banking regulations. Also course examine the legal relationship between banks and their customers its regulation and, in more depth, the payment services which banks provide, domestically and internationally.

**Learning Outcomes**

*Explain the learning outcomes of the course. Maximum 10 items.*

- Demonstrate to understanding of the framework of regulation of banking at an international and Turkey level
- Engage critically with the debate regarding the theoretical basis of banking regulation
- Analyse and apply Turkish banking law relating to banker – customer relations
- Carry out independent research in the field of both banking regulation and banking law using both library-based electronic resources.
- Understand the legal responsibilities for both bank management and customers.

**Course Outline**

*List the topics covered within each week.*

| Week | Topic(s)   |
|------|--|
| 1    | Term of Liability, Sources of Obligations Law  |
| 2    | Term of Credit Contracts, Explanation of Provisions in Credit Contracts  |
| 3    | Obligation contracts, Legal Perspective of Bank Accounts, Guarantees, Letter of Guarantee  |
| 4    | Term of Debt Relation Styles, Term of Contracts, Timeout, Presentation upon Checks, Payment, Pursuit, Warning, Revision Right, Bad Check Notification and Legal Responsibility |
| 5    | Sources of Insurance Law, Concepts, Legal Acts and Decree Law,   |
| 6    | Regulations, General Conditions, Precedents  |
| 7    | Mid-term Exam  |
| 8    | Sources of Insurance Law, Concepts, Legal Acts and Decree Law  |
| 9    | Insurance Companies  |
| 10   | Intermediaries of Insurance and Reinsurance  |
| 11   | Term of Insurance Contracts, Contact of insurance contracts  |
| 12   | Documentations that indicate the existence of Contract   |
| 13   | Clauses of Insurance Contracts, termination of Contract and Timeout Subjects   |
| 14   | Final Exam   |

| <b>Textbook(s)</b><br><i>List the textbook(s), if any, and other related main course materials.</i> |  |           |                  |               |
|---|--|-----------|------------------|---------------|
| Author(s)   | Title  | Publisher | Publication Year | ISBN          |
| Mahmut Bilgen   | Banka Hukukunda Sözleşmeler, Uyuşmazlıklar ve Hukuki Sorumluluklar | Adalet    | 2011             | 9786055473495 |
| Celal Ülgen   | Bankacılık Kanunu  | Beta      | 2008             | 9786053776574 |
|   |  |           |                  |               |
|   |  |           |                  |               |
|   |  |           |                  |               |

| <b>Teaching Policy</b><br><i>Explain how you will organize the course (lectures, laboratories, tutorials, studio work, seminars, etc.)</i> |
|--|
| Face to face learning and examination  |

| <b>Grading Policy</b><br><i>List the assessment tools and their percentages that may give an idea about their relative importance to the end-of-semester grade.</i> |          |            |                 |          |            |                 |          |            |
|---|----------|------------|-----------------|----------|------------|-----------------|----------|------------|
| Assessment Tool   | Quantity | Percentage | Assessment Tool | Quantity | Percentage | Assessment Tool | Quantity | Percentage |
| Homework  | 2        | %10        |                 |          |            |                 |          |            |
| Midterm   | 1        | %35        |                 |          |            |                 |          |            |
| Final Exam  | 1        | %45        |                 |          |            |                 |          |            |
|   |          |            |                 |          |            |                 |          |            |

| <b>ECTS Workload</b><br><i>List all the activities considered under the ECTS.</i>     |          |                  |                        |
|---|----------|------------------|------------------------|
| Activity  | Quantity | Duration (hours) | Total Workload (hours) |
| Attending Lectures ( <i>weekly basis</i> )  | 14       | 3                | 42                     |
| Attending Labs/Recitations ( <i>weekly basis</i> )                                    | 14       | -                | -                      |
| Preparation beforehand and finalizing of notes ( <i>weekly basis</i> )                | 14       | 2                | 28                     |
| Collection and selection of relevant material ( <i>once</i> )                         | 1        | 2                | 2                      |
| Self study of relevant material ( <i>weekly basis</i> )                               | 14       | 2                | 28                     |
| Homework assignments  | 2        | 2                | 4                      |
| Preparation for Quizzes   | -        | -                | -                      |
| Preparation for Midterm Exams ( <i>including the duration of the exams</i> )          | 1        | 10               | 10                     |
| Preparation of Term Paper/Case Study Report ( <i>including oral presentation</i> )    | -        | -                | -                      |
| Preparation of Term Project/Field Study Report ( <i>including oral presentation</i> ) | -        | -                | -                      |
| Preparation for Final Exam ( <i>including the duration of the exam</i> )              | 1        | 15               | 15                     |
| <b>TOTAL WORKLOAD</b>   |          |                  | 129                    |
| <b>TOTAL WORKLOAD / 25</b>  |          |                  | 25                     |
| <b>ECTS Credit</b>  |          |                  | <b>5</b>               |

| <b>Program Qualifications vs. Course's Learning Outcomes</b>   |   |              |   |   |   |   |
|--|---|--------------|---|---|---|---|
| <i>Consider the below program qualifications determined in terms of learning outcomes of all the courses in the curriculum and capabilities. Look at the learning outcomes of this course given above. Relate these two using the Likert Scale by marking with X in one of the five choices at the right..</i> |   |              |   |   |   |   |
| No   | Program Qualifications<br>(Specific to each program)  | Contribution |   |   |   |   |
|  |   | 0            | 1 | 2 | 3 | 4 |
| BAI-1  | Be able to monitor and analyze the dynamics of banking and financial markets.   |              |   | x |   |   |
| BAI-2  | Be able to utilize the basic knowledge that obtained with an interdisciplinary approach to business, economics, etc. in creating expertise in the fields of Banking and Insurance in accordance with the requirements of the globalized business environment. |              |   | x |   |   |
| BAI-3  | Be able to identify and analyze the validity of theories related to the banking and insurance and their relationships with current conditions.  |              |   |   | x |   |
| BAI-4  | Have a good knowledge of the regulations and legislation underpinning the financial markets and institutions.   |              |   |   |   | x |
| BAI-5  | Be able to use quantitative techniques and methods that are predominantly used in banking and insurance.  |              |   | x |   |   |
| BAI-6  | Be able to use the theoretical and practical knowledge obtained in his/her field in analyzing and evaluating data.  |              |   |   | x |   |
| BAI-7  | Be able to construct, analyze and interpret financial and economic models   |              |   | x |   |   |
| BAI-8  | Be able to understand and evaluate the problems in baking and insurance and to discuss and express his/her opinions clearly.  |              |   |   | x |   |
| BAI-9  | Gain self-evaluation skills to identify exactly his/her self-learning and self-improvement needs, being at the same time equipped with the capacity to follow advanced courses and degree studies.  |              |   |   | x |   |
| BAI-10   | To maintain scientific, social, and ethical standards when collecting, interpreting, and disseminating financial information, and in application of financial ideas.  |              |   |   | x |   |
| BAI-11   | Be able to know the mechanism how the banking sector works in the global economy.   |              |   | x |   |   |
| BAI-12   | Be able to have the practical implications of the insurance policy in financial sector.   |              |   | x |   |   |
|  |   |              |   |   |   |   |
|  |   |              |   |   |   |   |
|  |   |              |   |   |   |   |
|  |   |              |   |   |   |   |

Contribution Scale to a Qualification: 0-None, 1-Little, 2-Medium, 3-Considerable, 4-Largest