

**LAW**  
**ACADEMIC YEAR 2023-2024**  
**BANKING LAW**

<b>Key Information about the Course</b>	
Course Year	1ST YEAR WITH PASS/FAIL – 5TH YEAR WITH GRADE
Teaching Period:	2nd semester – February 2024 – May 2024
Crediti formativi universitari (CFU/ETCS):	6
SSD	Economics Law, IUS – 05
Language of Instruction	Italian
Attendance Mode	In-Class, Optional Attendance

<b>Docente</b>	
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Location	Dipartimento Jonico – Sede di Giurisprudenza – Via Duomo, n. 259, Taranto
Sede virtuale	
Office Hours	Wednesday, 11:30 AM – 1:30 PM (at the Law School – Via Duomo, 259, Taranto)

<b>Teaching Organization</b>			
<b>Hours</b>			
Total	Lecture	Practical (lab, fieldwork, exercises, etc.)	Independent Study
150	48		102
<b>CFU/ETCS</b>			
6			

<b>Learning Objectives</b>	<p>The course aims to:</p> <ul style="list-style-type: none"> <li>Analyze the nature and rules of banking activity and the resulting concept of a bank (including the history of these ideas);</li> <li>Examine banking contracts within this framework;</li> <li>Address the topic of supervisory authorities and the rules governing such supervision;</li> <li>Focus on the role of banks in the circulation of money and absent wealth (payment system and securities settlement system), as well as related European and national regulations;</li> <li>Specifically compare the legal-economic model of private virtual currencies or cryptocurrencies with the concept of electronic money, especially under European regulation (MiCA Regulation);</li> <li>Study the payment and securities settlement system based on the blockchain model, and more generally, systems belonging to the blockchain ecosystem with their associated risks and the resulting need for adequate supervisory models.</li> </ul>
<b>Prerequisiti</b>	ELEMENTS OF PRIVATE LAW

<b>Teaching Methods</b>	LECTURES
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<p><b>DD3-5 Cross-Competences</b> <b>Critical and Judgment Skills:</b></p>	<ul style="list-style-type: none"> <li>• Critical legal reasoning skills. Autonomy of Judgment:</li> <li>• Ability to engage in original legal reasoning.</li> </ul> <p><b>DD4 Communication Skills</b></p> <ul style="list-style-type: none"> <li>• Ability to use legal language and specialized terminology. Communication Skills:</li> <li>• Ability to present clearly, coherently, and effectively.</li> </ul> <p><b>DD5 Learning Ability</b></p> <ul style="list-style-type: none"> <li>• Ability to autonomously learn fundamental principles and elements, developing a conscious understanding of complex legal phenomena.</li> </ul>
	<p>6 CFU</p> <p><b>BANKING ACTIVITY IN GENERAL:</b></p> <ul style="list-style-type: none"> <li>• BANK AND BANKING ACTIVITIES; BANK AND MARKET;</li> <li>• BANKING CONTRACTS: GENERAL PROFILES; BANKING TRANSPARENCY;</li> <li>• BANKING SECRECY.</li> </ul> <p><b>SAVINGS COLLECTION:</b></p> <ul style="list-style-type: none"> <li>• SAVINGS COLLECTION: GENERAL PROFILES; BANK DEPOSITS;</li> <li>• SECURITIZED SAVINGS COLLECTION; OTHER FORMS OF COLLECTION.</li> </ul> <p><b>CREDIT OPERATIONS:</b></p> <ul style="list-style-type: none"> <li>• CREDIT OPERATIONS: GENERAL PROFILES;</li> <li>• CIVIL CODE REGULATED CREDIT OPERATIONS;</li> <li>• CREDIT OPENING; LOAN AND PORTABILITY OF LOANS.</li> </ul> <p><b>OTHER FINANCING OPERATIONS:</b></p> <ul style="list-style-type: none"> <li>• THREE OPERATIONS TO CHOOSE FROM: CONSUMER CREDIT; MORTGAGE AND BUILDING CREDIT; LEASING; FACTORING; BANK ACCEPTANCES; DOCUMENTARY CREDIT; PROJECT FINANCING.</li> </ul>
	<p>A. URBANI (a cura di), <i>L'attività delle banche</i>, 202, 2<sup>a</sup> edizione; (6 CFU) PARTE I; PARTE II; PARTE III, 1° CAPITOLO; PARTE IV, CAPITOLI XLIII, XLIV; PARTE V, CAPITOLI XLVI, XLVII, XLVIII.</p>
<p><b>Additional Teaching Materials:</b></p>	
<p><b>Materiali didattici</b></p>	
<p><b>Assessment</b></p>	
<p>Learning Verification</p>	<p>ORAL EXAMINATION</p>

<p>Evaluation Criteria:</p>	<ul style="list-style-type: none"> <li>• <i>Knowledge and Understanding: Ability to reason legally.</i></li> <li>• <i>Knowledge and Understanding Applied: Consequent applications of legal reasoning.</i></li> <li>• <i>Autonomy of Judgment: Ability to perform original reasoning.</i></li> <li>• <i>Communication Skills: Clarity, coherence, and effectiveness of presentation, use of legal and specialized language.</i></li> <li>• <i>Learning Ability: Ability to autonomously learn fundamental principles and elements and develop a conscious understanding of complex legal phenomena.</i></li> </ul>
<p><b>Grading Criteria</b></p>	<p>Final grade is given in thirtieths. The exam is passed when the grade is 18 or higher.</p>
<p><b>Additctional Information</b></p>	<p>.</p>