



Law

ACADEMIC YEAR 2023-2024

BANKING LAW

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

Docente	
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Telefono	Completare con i dati del/della docente
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)

Teaching Organi	zation			
Hours				
Total	Lecture	Practical (lab, fieldwo	ork, exercises, etc.)	Independent Study
150	48			102
CFU/ETCS				
6				

Learning Objectives	 The course aims to: Analyze the nature and rules of banking activity and the resulting concept of a bank (including the history of these ideas); Examine banking contracts within this framework; Address the topic of supervisory authorities and the rules governing such supervision; 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; Specifically compare the legal-economic model of private virtual currencies or cryptocurrencies with the concept of electronic money, especially under European regulation (MiCA Regulation); 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.
Prerequisiti	ELEMENTS OF PRIVATE LAW
Teaching Methods	LECTURES





Expected Learning Outcomes	
For each Dublin Descriptor (DD):	
DD1 Knowledge and Understanding	
	 DD1 Knowledge and Understanding Understand the role of banks and the banking system and their legal rules within the economic-financial system and the broader monetary economy. Grasp the evolution of the banking concept in the "digital era" and the role of IT firms. Apply these categories to the model of "crypto-assets"/"cryptocurrencies" or "virtual currencies" and their circulation and settlement system based on the blockchain model, understanding its legal complexity. Recognize the importance of blockchain as an ecosystem and its possible applications in economic law, reflecting on documents from the Bank for International Settlements, the European Central Bank, national central banks, and the European Banking Authority (EBA).
DD2 Knowledge and Understanding Applied	 DD2 Knowledge and Understanding Applied Understand the role of banks and the banking system and their legal rules within the economic-financial system and the broader monetary economy. Grasp the banking concept in the "digital era" and the role of IT firms. Apply these categories to the model of cryptocurrencies (or crypto-assets) and their circulation and settlement system based on the blockchain model. Recognize the importance of blockchain.
	-DD3-5 Cross-Competences Critical and Judgment Skills:





DD3-5 Cross-Competences	Critical legal reasoning skills. Autonomy of Judgment:
Critical and Judgment Skills:	 Ability to engage in original legal reasoning.
entical and sudgitient skins.	
	DD4 Communication Skills
	Ability to use legal language and specialized terminology.
	Communication Skills:
	 Ability to present clearly, coherently, and effectively.
	- Ability to present clearly, concrently, and checkively.
	DD5 Learning Ability
	• Ability to autonomously learn fundamental principles and elements,
	developing a conscious understanding of complex legal phenomena.
	6 CFU
	BANKING ACTIVITY IN GENERAL:
	BANK AND BANKING ACTIVITIES; BANK AND MARKET;
	BANKING CONTRACTS: GENERAL PROFILES; BANKING TRANSPARENCY;
	BANKING SECRECY.
	SAVINGS COLLECTION:
	• SAVINGS COLLECTION: GENERAL PROFILES; BANK DEPOSITS;
	• SECURITIZED SAVINGS COLLECTION; OTHER FORMS OF COLLECTION.
	CREDIT OPERATIONS:
	CREDIT OPERATIONS: GENERAL PROFILES;
	CIVIL CODE REGULATED CREDIT OPERATIONS;
	CREDIT OPENING; LOAN AND PORTABILITY OF LOANS.
	OTHER FINANCING OPERATIONS:
	THREE OPERATIONS TO CHOOSE FROM: CONSUMER CREDIT; MORTGAGE AND
	BUILDING CREDIT; LEASING; FACTORING; BANK ACCEPTANCES; DOCUMENTARY
	CREDIT; PROJECT FINANCING.
	A. URBANI (a cura di), <i>L'attività delle banche</i> , 202, 2 [^] edizione;
	(6 CFU) PARTE I; PARTE II; PARTE III, 1° CAPITOLO; PARTE IV,
	CAPITOLI XLIII, XLIV; PARTE V, CAPITOLI XLVI, XLVII, XLVIII.
Additional Teaching Materials:	
Materiali didattici	

Assessment	
Learning Verification	ORAL EXAMINATION





Evaluation Criteria:	 Knowledge and Understanding: Ability to reason legally. Knowledge and Understanding Applied: Consequent applications of legal reasoning. Autonomy of Judgment: Ability to perform original reasoning. Communication Skills: Clarity, coherence, and effectiveness of presentation, use of legal and specialized language. Learning Ability: Ability to autonomously learn fundamental principles and elements and develop a conscious understanding of complex legal phenomena.
Grading Criteria	Final grade is given in thirtieths. The exam is passed when the grade is 18 or higher.
Additctional Information	