

Bachelor's educational program

Banking and Financial Technologies

ECTS

240

Awarding qualification

Bachelor of Business Administration in Finances

Teaching language

Georgian

Aim of educational program

In accordance with the mission of Georgian Technical University training of undergraduates of Bachelor's programs erudite, oriented on competitive, highly qualified and democratic-human values. Getting theoretic and practical knowledge, necessary for establishing competitive specialists at labor markets and in various fields of business. Establishing vast stock of knowledge regarding banking and financial technologies, banking business, finances and insurance and taking part in practices in these fields which means the operations related to the customer service in insurance and banking, financial institutions, description of business processes, performing the relevant role in business processes, project engineering and management processes.

Result of applying educational program

Knowledge and acknowledgement

General competencies:

Has learnt and acknowledged the following:

- Opinions of the major schools of philosophy and psychology and their representatives;
- Necessity and meaning of Georgian and foreign languages;
- Notions related to information processes and basic principles of IT processing;
- Basic principles and ground of economic and business;
- Principles and methods of higher mathematic and algorithms;
- Principles of financial management;
- Basic norms regulating the private legal relations.

Field competencies:

Has learnt and acknowledged:

- Basic principles of banking; principles of insurance types and their classification;
- Basic principles of banking projects and business process engineering;
- System of tax system applicable in Georgia, necessity of fulfilling obligations and tax payer's liabilities;
- Basic features characteristic to monetary policy;
- Meaning of electronic commerce, assimilation of basic notions and categories;
- Necessity of fulfilling the tax payer's liabilities and obligations;
- National and foreign systems of in-bank and inter-bank payments;
- Methods and means for banking operations and processes in commercial bank;
- Distinguishing the precious minerals from one another according to natural forms;
- Possibilities of automotive banking systems, basic criteria for selecting information systems of bank;
- Active and passive operations of commercial banks;
- Financial-banking legal principles and applicable legislation related to this subject;
- Current tendencies in country's currency-credit system;
- Modern methods of analysis and management of investment projects;
- Idea of risk-management, its differentiating signs and basic attitudes of risk problem research;
- Idea of finances, functions, meaning and characteristics;
- Standard financial functions of Ms Excel;
- Identification of problems when trading at stock exchange market.

Ability to use knowledge in practice

General competencies:

Is able to:

- Use the knowledge gained under learning Georgian and foreign languages for delivering written and verbal texts of abstract topics and specific ones;
- Use various software sets for certain activities and handle computer dialogue; use the information technologies in academic and practical activities;
- Working out communications in business environment and execution; handle business activities; use existing theories and concepts in practice; exact interpretation of principles of norms regulating private legal relations and use them; use mathematic apparatus;
- Preparing marketing solution project;

- Use mathematic, probability theory and mathematic statistic when solving the standard sums;
- Systematization of primary accountancy documents of organization (enterprise), profit/loss reporting, change reporting in own capital, cash flow reporting, explanatory notes and preparing registration documents;
- Handle audit process of audit international standards and preparing relevant offering;
- Distinguish precious minerals from one another according to natural forms; diagnostic and evaluation of jewelry and crafts stones and the jewelry made of them.

Field competencies:

Is able to:

- Perform the business processes of commercial banks and operations;
- Project service processes, using specific methods characteristic to the field;
- Take strategic and tactic decisions, management of stocks, planning strategy of goods and processes;
- Perform active and passive operations of commercial banks; description of business processes of bank, executing the matrix of sharing liability of organizational structure and staff;
- Determine the volume of probability and expected insurance taxes of case;
- Make service operations of plastic cards and cash, currency, operations related to savings and credit services;
- Developing tax payer's skills;
- Executing payment operations through bank plastic cards, practical work with clearing systems, execution of analytic and synthesis of transactions;
- Execute the list of project resources, making the layout for work calendar plan and resource schedules, dates of work time calendar, work duration and project commencement/accomplishment, assignments and determine the link between its types, control of project execution, resource balancing and project analysis;
- Form the classification system of risks;
- Executing basic articles of budget of information technologies in banks;
- Effective service of customers of bank system and execution of change management on the base of modern computer systems;
- Establishment of basic requirements for providing the security of information systems of bank;

- Automated calculations of financial flows, amortization of real assets, indicators of efficiency, operations related to securities, temporary periods, accrues and payments, investment aspects in Ms Excel environment;
- Acquaintance and execution of primary registration documents regarding the economic process (event) of entrepreneurial entity; classification and registration of structure of net assets of economic resources of entrepreneurial entity and the sources of its formation - active assets;
- Trading at international markets through internet;
- Working as mediator of financial market and formation of fund portfolio;

Ability to make conclusion

General competencies:

Is able to:

- Think in philosophy in abstract way, analysis of current events, synthesis, critical and self-critic thinking, orientation of cost and events and generalization;
- Evaluate political culture, socialization and legitimacy;
- Evaluate the experiences of industrial countries in figurative psychology independently; evaluate the contribution in European psychology by Georgian psychology; think independently with own psyche problems and make psychological prophylactics;
- Processing business development and forecast proposal;
- Evaluate the markets of the most simple factors of manufacturing; arguing the necessity of economic increase, comparison of poverty and unemployment levels.

Field competencies:

Is able to:

- Evaluate the scales of bank management;
- Make quantitative evaluation of human resources due to the business processes of bank;
- Taking legally right decisions in the field of finances-banking;
- Determination of market conjuncture of securities;
- Executing work plan of bank projects, finding critical way, revealing the resources and the reasons causing it, risk analysis and evaluation;
- Making conclusion based on the results received on the basis of studying registration objects in bank registration system;
- Determination of precious metal alloys through the method of examination and establishment of jewelry crafts and sample and evaluate them.

Ability to communicate

General competencies:

Is able to:

- Handle discussion in Georgian and foreign languages, demonstration of own comments and arguments subject to professional-specialized thematic;
- Perform effective professional work in inter-disciplinary teams;
- Provide effective communication in executors' team, when executing the projects of implementing processes and new enterprise/service;
- To work with international computer network internet and electronic mail;
- Promotion of knowledge in verbal and written form in convincing way and with arguments.

Specialized competencies:

Is able to:

- When defending the Bachelor's work get involved in professional debates, comprehending different idea and arguing own position;

Ability to learn

General competencies:

Is able to:

- Deepening knowledge in the field of foreign languages independently and continue studies at next level (Master's program);
- Realize situation, evaluate and management, which will be used for the following: for approving and updating the knowledge gained, making critic and self-critic evaluation, readiness for accepting knowhow, make self-realization;

Field competencies:

Is able to:

- Master methodic for evaluating old coins made from precious metals.
- Take decision about continuing studies for the purpose of enriching professional knowledge and experience in the subject of precious stones and noble metals.

Values

General competencies:

Is able to:

- View the events in philosophy through non privatized, objective way and see the events in their inter-connection.

- Understand inter-cultural characteristics;
- Respect the diversity of psyche differences and cultural ones;
- Acknowledgement and realization of modern world cultural diversities;
- Regulate evaluation activity, Ethic Code of profession of expert-evaluator and its usage in practice;

Specialized competencies:

Is able to:

- Handle banking and finances in organized, rational and effective way;
- Evaluate the profit, reliability, liquidation and solvency of commercial banks and insurance companies in punctual way;
- Perform of banking operation in punctual and precise way;
- Term and right financial registration of all the operations executed in bank; precise and term formation of balance and out-sourced reports; precise and term performance of payment operations;
- Term discovery and management of financial, credit portfolio and interest risks;
- Realization of precise, transparent and objective instruments of financial accountancy;
- Time scheduling and management at Forex stock; term fulfillment of the obligations having in front of customers;
- Establishment and implementation of bank project in Microsoft Project system in organized and punctual way;
- Precise evaluation of basic directions of numismatics;
- Term discovery and management of financial, credit portfolio and interest risk;
- Realization of precise, transparent and objective instruments of financial accountancy; precise and term evaluation of IT risks in bank;

Rule for evaluation

Evaluation is made under 100 grade system.

Positive evaluation is following:

- (A) – excellent – 91% of maximum evaluation and more;
- (B) – very good – 81-90% of maximum evaluation;
- (C) – good – 71-80% of maximum evaluation;
- (D) – satisfactory – 61-70% of maximum evaluation;
- (E) – Sufficient – 51-60% of maximum evaluation.

Negative evaluation is following:

- (FX) – Failed – 41-50% of maximum evaluation, which means that student needs more work for passing and is given the right for once more passing additional exam on the basis of independent work.
- (F) – Failed – 40% of maximum evaluation and less, which means that the work performed by the student is not enough and has to learn the subject again.

Relevant forms and methods for evaluating student's knowledge is given in syllabuses and the description of criteria and scales, relevant methods for evaluation forms are attached to educational program, also mentioned is uploaded on university's website.

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