1. Define the structure and principles of organization of banking system
2. Describe principles of banking and functions of private banks
3. Explain functions of financial intermediaries
4. Describe asymmetric information, adverse selection and moral hazard
5. Detail all four attributes of financial assets
6. Describe private bank’s organizational structure
7. Main problems of the banking system
8. Consequences and necessity of banking supervision
9. Concept of correspondent accounts
10. Three options set by the Central Bank and subsequently the Financial Market Supervisory Authority (FIMSA) in case private banks do not meet the minimal requirement to their authorized capital (case of Azerbaijan)
11. Four principles of a private bank
12. Authorized capital: its purpose and necessity
13. Organizational and managerial structure of a private bank
14. Functions of Supervisory Board and the Board of Directors. Strategic, tactic and operational decision-making levels within banks
15. Necessity of internal committees. Detail all internal committees and explain their functions
16. General differences of banks from MFIs
17. Specific differences of banks from MFIs
18. Major distionctions and main advantages of MFIs
19. Registration process at the time of loan inquiry. Explain the essence of the “Credit History Fix Program”
20. List all MFI disadvantages
21. Central Bank and Private Bank: differences
22. Detail all functions of Central Banks
23. Methods of credit control: quantitative controls
24. Methods of credit control: qualitative controls
25. Significance and limitations of selective controls
26. Define banking regulation and supervision as part of regulator’s function; describe in full its essence and objectives
27. Objectives, types and core functions of bank regulations
28. Detail general principles of banking regulation: minimum requirements, supervisory review, and market discipline
29. Provide detailed description of capital requirement, reserve requirement and corporate governance as instruments used by regulators
30. Detail financial reporting and disclosure requirements
31. Bank participation in financial conglomerates; benefits of diversified services to financial institutions, firms and individuals
32. List purposes of bank transactions
33. Define active, passive and active-passive operations giving explanation of each with a view of profitability and risk degree
34. Authorised capital: definition, essence and main functions
35. Define and list all off-balance operations
36. Detail how and in which areas does the regulator assess the risk management system. Provide a scheme detailing supporting factors for risk management
37. Limitations to risk management
38. Market risk. Guidelines and limitations
39. Liquidity risk. Guidelines and limitations
40. Credit risk. Guidelines and limitations
41. Strategic risk. Guidelines and limitations
42. Operational risk. Guidelines and limitations
43. Basic principles for risk management. Basel II approach
44. Two main types of financing instruments: specifics, pros and cons of each
45. Four stages of loan procedures. Be sure to provide a detailed description of each
46. Detail application process
47. Bank loan application form. Necessity, contents and question it addresses
48. Provide a scheme detailing application review and loan award
49. What is the basis of bank’s review? What is the bank is mainly focused on? How does the bank assess the economic viability of projects?
50. Barriers to private bank finance for SMEs. What essentially can SMEs do in addressing these barriers?
51. Cash Reserve Ratio. CRR and bank credit
52. Provide all core functions of bank supervision
53. Describe a short-run trade-off between liquidity and profitability. Why banks and their competitors face significant liquidity problems? List all factors
54. Three distinctive traits of a liquid asset. List all options for storing liquidity
55. Strategies for Liquidity Management. Asset management vs. Liability management
56. Liquidity versus profitability – a Risk-return trade-off
57. How to know your organization’s risk position and appetite for risk?
58. Smart balance between liquidity, safety and income. Impact on higher degree of liquidity
59. What’s Return on Assets (ROA)? Provide a formula. What does it measure?
60. What’s Return on Equity (ROE)? Provide a formula. What does it measure?
61. Portfolio management in commercial banks. Main aim, meaning and objectives
62. Liquidity as objective of Portfolio Management
63. Safety as objective of Portfolio Management
64. Profitability as objective of Portfolio Management
65. Seven Principles for Effective Loan Portfolio and Risk Management
66. What is factoring? Draw a scheme depicting the factoring process. List a process involved in factoring
67. Parties involved in factoring along with eight steps in factoring
68. Define detailed mechanics of factoring
69. Detail four types of factoring. Be sure to explain all of them in detail
70. Pros and cons of factoring
71. Factoring vs. bills discounting
72. What is forfaiting? Define detailed mechanics of forfaiting
73. Forfaiting: mechanism, how different it is from international factoring
74. Essential requisites of forfaiting transactions
75. Factoring vs. forfaiting. Comparative Analysis