



APPLIES TO ACADEMIC YEAR 2012/2013

SFU 2990 Credit and Safe Deposit Law

Programme

Bachelor in Banking and Finance (SF)

Responsible for the course

Morten Kinander

Department

Department of Accounting - Auditing and Law

Term

According to study plan

ECTS Credits

15

Language of instruction

Norwegian

Introduction

This course together with SFU 0582 Loan Risk Management (15 ECTS) is approved as a bachelor programme in the Bachelor of Management degree.

Learning outcome

After having completed the course, the students shall have gained an insight into legal issues that have particular importance for practising the credit and safe deposit functions in banks. This knowledge will enable them to secure the rights, interests and duties of the bank in an optimal way in connection with the securing and recovery of the bank's claims.

Acquired Knowledge

After completing the course students should have knowledge of legal issues that are of particular importance in the performance of credit and depository functions in the bank.

Acquired Skills

The course will provide participants with knowledge that enables them to act so that the bank's rights, interests and obligations are met in the best manner in connection with the protection and recovery of the bank's requirements.

Reflection

Have an awareness of the laws, rules and agreements that govern the legal relationship between the parties and respect them.

Prerequisites

One of the following courses provides the required prerequisites: Personal Financial Planning and Legal Consequences I, Personal Financial Planning and Legal Consequences II or equivalent. Other legal subjects or relevant work experience may also provide sufficient previous knowledge (individual assessment).

Compulsory reading

Books:

Bergsåker, Trygve. 2011. Pengekravsrett. 2. utg. Gyldendal Akademisk. Hele boken

Børressen, Pål B. 2007. Konkurs : enkeltforfølgning, gjeldsforhandlinger og konkurs. 6. utg.

Cappelen akademisk forlag. Hele boken (174 sider)

Falkanger, Thor. 2004. Introduksjon til panteretten : stiftelse og virkninger, herunder om tvangsfullbyrdelse. Universitetsforlaget. Hele boken (85 sider)

Falkanger, Thor. 2011. Fast eiendoms rettsforhold. 4. utg. Universitetsforlaget. Kapittel §§ 1 til 6 (116 sider)

Langfeldt, Sverre Faafeng og Tore Bråthen. Lov og rett for næringslivet. Siste utg.

Universitetsforlaget : Focus forlag. Kapittel 11, 12, 13, 14 og 15.

Langfeldt, Sverre Faafeng, red. Næringslivets lovsamling 1687- ... til Lov og rett for

næringslivet. Siste utg. Universitetsforlaget : Focus forlag. Alle pensumrelevante lovtekster

Skoghøy, Jens Edvin A. 2008. Panterett. 2. utg. Universitetsforlaget. Hele boken (320 sider)

Recommended reading

Course outline

The course Credit and Safe Deposit Law covers legislation that has particular significance for the collateral that is required/provided for bank loans and the rules that are important for the banks' rights and interests in competition with other rightful claimants. The main emphasis is placed on the law of mortgages and pledges and the law of bankruptcy. The following issues are included in the course:

- Law of negotiable financial instruments
- Law of mortgages and pledges
- Deed registry and registration
- Debt enforcement
- Bankruptcy/composition with creditors (debt negotiations)

Computer-based tools

No specified computer-based tools are required.

Learning process and workload

The study period is as a norm one semester. Four teaching sessions totalling 7 days are offered. In addition to lectures, group discussions will be used for dialogue and further exploration of certain subjects.

There are four written hand-in exercises during the course, including a project assignment. Three of these hand-ins are part of the work on the project assignment. In addition, there will be two tutorials with the teacher over the phone.

The students are supposed to work on their project assignment throughout the whole course period. The project assignment is an important part of the learning process, where the students can make use of what they learn during the programme. The project assignment can be done individually or in group of two or three students.

Recommended workload in hours

Activity	Workload
Attendance at lectures (four sessions totalling 7 days)	56
Work on project assignment incl. four hand-ins and tutorials	139
Self-tuition and preparations for teaching sessions	200
Exam	5
Total recommended workload	400

Use of hours

56 teaching hours

6 hours of tutorials by telephone

28 hours of grading and feedback in connection with hand-in exercises

90 hours altogether

Examination

A five-hour written individual exam completes the course.

Examination code(s)

SFU 29901 written exam, which accounts for 100% of the grade in the course.

Examination support materials

The Norwegian code of laws (including offprints of acts).

Exam aids at written examinations are explained under exam information in our web-based Student handbook. Please note use of calculator and dictionary.

<http://www.bi.edu/studenthandbook/examaids>

Re-sit examination

A makeup exam is held in connection with the next scheduled exam in the course.

Additional information