Module Descriptor

Title	Financial Intermediation and Risk Analysis		
Session	2026-2027	**Status**	Approved
Code	LNDN11146	**SCQF Level**	**SCQF 11**
Credit Points	20	**ECTS (European Credit Transfer Scheme)**	10
School	**Business and Creative Industries**		
Module Coordinator	Ripon Mahmud		

Summary of Module

Financial intermediaries and financial market provide mechanism to transfer and allocate funds to the most productive opportunities. Banks acts as financial intermediaries and channels fund from lender and saver to the borrowers which ensures economic efficiency and promotes better resource allocation. This module equips you to gain comprehensive understanding of the role of banks, banking regulations, banking markets and competitions. This module also helps you to evaluate the performance of banks and manage risk of banks. This module further equips you with the knowledge of capital markets, uncertainty management, portfolio analysis and sensitivity test. This module provides you knowledge to make informed strategic financial decisions. The module will be delivered using a problem centric approach emphasising on the application of the key strategic financial planning tools and financial management techniques.

The key topics that this module covers are:

- Banks and role of banks
- Financial system and market
- Banking regulations
- Banks management and performance
- Banks risk management
- Bank competition and financial market
- Valuations of financial instruments
- Risk, uncertainty and sensitivity

Module Delivery Method	On-Campus[1] ☒	Hybrid[2] ☐	Online[3] ☐	Work -Based Learning[4] ☐
Campuses for Module Delivery	☐ Ayr ☐ Dumfries	☐ Lanarkshire ☒ London ☐ Paisley	☐ Online / Distance Learning ☐ Other (specify)	

Terms for Module Delivery	Term 1 ☒	Term 2 ☒	Term 3 ☒
Long-thin Delivery over more than one Term	Term 1 – Term 2 ☐	Term 2 – Term 3 ☐	Term 3 – Term 1 ☐

Learning Outcomes	
L1	Analyse and evaluate the role of financial intermediaries and functions of financial market.
L2	Critically analyse banks competitions and performance of financial intermediaries.
L3	Identify and critically analyse key risks faced by banks and monetary policies and financial regulations and supervisions.
L4	Strategically apply key methods for valuation of financial instruments and managing uncertainty.
L5	N/A

Employability Skills and Personal Development Planning (PDP) Skills	
SCQF Headings	**During completion of this module, there will be an opportunity to achieve core skills in:**
Knowledge and Understanding (K and U)	**SCQF 11** Demonstrate a critical understanding of the financial intermediaries and role of banks and keep informed by the field development. A critical understanding of a range of specialised concepts, theories and techniques based on empirical research findings that underpin the study and practice of financial management, banking and risk management in banking
Practice: Applied Knowledge and Understanding	**SCQF 11** Use a significant range of practical skills and techniques associated with the practice of financial management, banking and risk management in banking. Demonstrate originality in the application of knowledge, together with a practical understanding of how established techniques

[1] Where contact hours are synchronous/ live and take place fully on campus. Campus-based learning is focused on providing an interactive learning experience supported by a range of digitally-enabled asynchronous learning opportunities including learning materials, resources, and opportunities provided via the virtual learning environment. On-campus contact hours will be clearly articulated to students.

[2] The module includes a combination of synchronous/ live on-campus and online learning events. These will be supported by a range of digitally-enabled asynchronous learning opportunities including learning materials, resources, and opportunities provided via the virtual learning environment. On-campus and online contact hours will be clearly articulated to students.

[3] Where all learning is solely delivered by web-based or internet-based technologies and the participants can engage in all learning activities through these means. All required contact hours will be clearly articulated to students.

[4] Learning activities where the main location for the learning experience is in the workplace. All required contact hours, whether online or on campus, will be clearly articulated to students

	of research and enquiry are used to create and interpret knowledge in financial management and banking.
Generic Cognitive skills	**SCQF 11** Apply critical analysis, evaluation and synthesis to issues that are informed by forefront developments in the subject. Critically review, consolidate and extend knowledge, skills, practices and thinking in the subject.
Communication, ICT and Numeracy Skills	**SCQF 11** Effectively communicate to peers and tutors, this includes critical discussion. Use a wide range of ICT applications to support and enhance work at this level and adjust features to suit purpose. Undertake critical evaluations of a wide range of numerical and graphical data.
Autonomy, Accountability and Working with Others	**SCQF 11** Demonstrate autonomy and originality in tackling and solving problems, and act autonomously in planning and implementing tasks at a professional and equivalent level. peer learning is expected

Prerequisites	**Module Code**	**Module Title**
	Other	
Co-requisites	**Module Code**	**Module Title**

Learning and Teaching	
In line with current learning and teaching principles, a 20-credit module includes 200 learning hours, normally including a minimum of 36 contact hours and maximum of 48 contact hours.	
Learning Activities During completion of this module, the learning activities undertaken to achieve the module learning outcomes are stated below:	**Student Learning Hours** (Note: Learning hours include both contact hours and hours spent on other learning activities)
Lecture / Core Content Delivery	24
Tutorial / Synchronous Support Activity	24
Independent Study	152
Please select	
Please select	
Please select	
TOTAL	200

Indicative Resources
The following materials form essential underpinning for the module content and ultimately for the learning outcomes:

Casu, B., Girardone, C. and Molyneux, P. (2021) Introduction to banking. 3rd edn. Harlow: Pearson.

Mishkin, F. S., 2022. The economics of money, banking and financial markets. 13th Global ed. Harlow: Pearson.

Hillier, D., Ross, S., Westerfield, R., Jaffe, J. and Jordan, B. (2020) Corporate Finance. 4th edn. Berkshire:McGraw-Hill Education

(N.B. Although reading lists should include current publications, students are advised (particularly for material marked with an asterisk*) to wait until the start of session for confirmation of the most up-to-date material)

Attendance and Engagement Requirements

In line with the Student Attendance and Engagement Procedure, Students are academically engaged if they are attending and participating in all timetabled programme activities including on-campus and online teaching sessions, asynchronous online learning activities, placement, work-based elements, course-related learning resources, and complete assessments and submit these on time.

For the purposes of this module, academic engagement equates to the following:

Attending all timetabled classes (online and on campus), engaging with the VLE, engaging with takeaway assignments/ case studies, and completing all the module assessments.

Equality and Diversity

The University's Equality, Diversity and Human Rights Procedure can be accessed at the following link: UWS Equality, Diversity and Human Rights Code.

In line with current legislation (Equality Act, 2010) and the UWS Equality, Diversity, and Human Rights Code, our modules are accessible and inclusive, with reasonable adjustment for different needs where appropriate. Necessary adjustment can be made to serve the specific needs of students with special learning needs when brought to the attention of the school. For instance, the lesson materials could be provided in advance if needed.

(N.B. Every effort will be made by the University to accommodate any equality and diversity issues brought to the attention of the School)

Supplemental Information

Divisional Programme Board	**Accounting Finance Law**
Overall Assessment Results	☐ **Pass / Fail** ☒ **Graded**
Module Eligible for Compensation	☐ **Yes** ☒ **No** **If this module is eligible for compensation, there may be cases where compensation is not permitted due to programme accreditation requirements. Please check the associated programme specification for details.**
~~**School Assessment Board**~~	
~~**Moderator**~~	~~Rimon Micheal~~
~~**External Examiner**~~	~~TBC~~
~~**Accreditation Details**~~	N/A

Module Appears in CPD catalogue	☐ **Yes** ☒ **No**
Changes / Version Number	

Assessment (also refer to Assessment Outcomes Grids below)
Assessment 1
Group Report -40% weights
Assessment 2
Class Test -60% weights
Assessment 3
(N.B. (i) Assessment Outcomes Grids for the module (one for each component) can be found below which clearly demonstrate how the learning outcomes of the module will be assessed. (ii) An indicative schedule listing approximate times within the academic calendar when assessment is likely to feature will be provided within the Student Module Handbook.)

Component 1							
Assessment Type	**LO1**	**LO2**	**LO3**	**LO4**	**LO5**	**Weighting of Assessment Element (%)**	**Timetabled Contact Hours**
Group report	☒	☒	☐	☐	☐	40%	0

Component 2							
Assessment Type	**LO1**	**LO2**	**LO3**	**LO4**	**LO5**	**Weighting of Assessment Element (%)**	**Timetabled Contact Hours**
Class Test	☐	☐	☒	☒	☐	60%	2

Component 3							
Assessment Type	**LO1**	**LO2**	**LO3**	**LO4**	**LO5**	**Weighting of Assessment Element (%)**	**Timetabled Contact Hours**
	☐	☐	☐	☐	☐		
Combined total for all componen ts						100%	2 hours

Change Control

What	**When**	**Who**
