



UNIVERSITÀ  
DEGLI STUDI DI MILANO-BICOCCA

## COURSE SYLLABUS

### Business and Banking Law

2324-3-E1803M117

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#### Learning objectives

The main objective is to provide specific training on the forms of European regulation and supervision on banking and financial sector, with particular attention to the topic of technological innovation (Fintech), in order to make students aware of the great changes that are currently taking place in the industry.

#### Contents

The course aims to examine the regulation of the financial sector, with particular attention to aspects of public regulation and supervision, in the context of the European Union (Banking Union and Capital Markets Union). During the course, in addition to more traditional issues, there will be address a series of themes and insights regarding the Fintech such as the use of algorithms and artificial intelligence for the provision of financial services, crypto-assets that rely on blockchain technology and DLT, the new central banks digital currencies (CBDCs).

#### Detailed program

1. The banking and financial market: general profiles and impact of technological innovation.
2. Payment instruments, securities, and crypto-assets.
3. Banking and financial activities: differences and characteristics compared to the new models offered by the c.d. Fintechs
4. The subjects: banks, IP, IMEL, lending-based crowdfunding platforms

5. Models and characteristics;
6. Electronic money;
7. Crypto-assets and Central Banks Digital Currencies;
8. European Monetary Union and the role of the ECB.
9. Banking Union and Single Supervisory Mechanism.

9.. Single Resolution Mechanism.

## **Prerequisites**

Istituzioni di diritto privato

## **Teaching methods**

Lecturers.

## **Assessment methods**

For attendees a written assessment based on the lecturers' slides;

For not attendees students a written assessment based on the advised main references.

Oral could be requested only by the teacher.

## **Textbooks and Reading Materials**

Slides

The texts will be indicated as soon as the new English-language publications are available.

## **Semester**

Second semester

## **Teaching language**

English

## **Sustainable Development Goals**

INDUSTRY, INNOVATION AND INFRASTRUCTURE | RESPONSIBLE CONSUMPTION AND PRODUCTION

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