

**WESTMINSTER BUSINESS SCHOOL**

**Module Title: Bank Technology**

**Module Code: 7FNCE031W**

**MSc Fintech and Business Analytics (Core), Semester 1, 2023/2024**

**Individual coursework**

The aim of the assignment is to critically assess the current market risk for a bank worldwide, in relation to recent theory and practice. This coursework is worth 50% of the final grade for the module. The analysis requires you to make full use of all academic sources including books, periodicals and journal articles. Credit will be given for effective planning and organization as evidenced by research and referencing to sources, analytical ability, awareness of strengths and limitations of the information produced, and good presentation. Credit will also be given for the variety and depth of resources used (Bloomberg, annual reports, library resources, etc.). The rules on late submission and plagiarism are applied and fully enforced by the School.

**Key dates:**

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| --- | --- | --- |
| Submission of report by  Provisional mark and detailed feedback by | 13th November 2023  2nd December 2023 | 13:00  13:00 |

**COURSEWORK TOPIC**

Analyse the market risk of a listed bank with specific reference to your knowledge of Bank Technology.

**REQUIRED**

1. Choose a Bank which is listed in major exchange. The historical accounting and stock information can be accessed through Bank Focus database from the library online resource.
2. Using the selected company’s historical accounting and stock information to provide an analysis report.
3. Provide investment recommendations according to your findings.

**PRESENTATION:**

1. Your report needs to adopt a business report format and has to include a cover page (with module title and code, explicit title and word count), executive summary and table of content.
2. The report should be clearly written in proper English, well-structured (with section and sub-section titles) and perfectly formatted (e.g. all tables/figures should be clear with an explicit title).
3. All sources should be cited and referenced using the Harvard referencing style.
4. The assignment should be produced in Microsoft Word and formatted with a font of Times New Roman 12pt and 1½ line spacing.
5. The coursework is an individual effort with a total word limit of **2,000** words **(+/-10%),** excluding cover page, table of content, references and appendices.

**STRUCTURE OF THE REPORT**

The report should be structured as follows:

1. COVER PAGE, which should contain:
   1. A relevant title for the report.
   2. The word count for the report (excluding the title page, executive summary, table of contents, tables and figures, appendices, and references).
2. TABLE OF CONTENTS, which should contain:
   1. A full list of sections (including executive summary, references, bibliographic materials, and any appendices).
   2. The page number of which each section begins.
3. EXECUTIVE SUMMARY, which should:
   1. Highlight the key points and findings of the report.
   2. Be in the third person and use the present tense, e.g. “This report compares…”.
4. INTRODUCTION, which should:
   1. Give a succinct explanation of the aims, scope and context of the report.
   2. Include brief details and definitions for any information necessary for the reader to understand the report.
5. MAIN BODY, which should:
   1. Provide some background to the bank selected.
   2. Construct a risk analysis to the bank selected.
   3. Provide investment recommendations according to your analysis.
6. CONCLUSION, which should
   1. Briefly summarise the key findings of this study.
   2. Discuss the limitation of this study, such as, model risk
7. REFERENCES & BIBLIOGRAPHY, which should:
   1. The list of references lists the details of any material that have actually been cited in the report (full details of the source should be given using the Westminster Harvard referencing system).
   2. The bibliography lists the details of any other sources that you may have referred to when preparing the report but not actually cited in the report itself (full details of the source should be given using the Westminster Harvard referencing system).
   3. Details of the Westminster Harvard referencing system can be found at <https://www.westminster.ac.uk/current-students/studies/study-skills-and-training/research-skills/referencing-your-work>
8. APPENDIX, which should:
   1. Provide calculations for the figures used in the report and highlight the respective formulae used.
   2. Include any other material that you feel may be relevant but does not warrant being included in the report.

**SUBMISSION:**

The assessment deadline is **BEFORE 13:00 (1PM)** on **Friday, 13th November 2023,** Students are required to submit the **written report online via Turnitin using the link provided**, which can be found on the module Blackboard site.

**MARKING AND FEEDBACK**

**Anonymous marking:** Do NOT include your name or student ID within the file name or anywhere within your submission. The submission will be subject to anonymous marking. Having logged into Turnitin on Blackboard, the system will record your details anonymously and tutors will only see your name after the entire submission has been assessed and provisional marks have been released to all students at the same time.

Summative feedback on the assessment will be available online on **2nd December 2023** and students are more than welcome to contact the module leader (Dr Jie Wen) for further feedback if required.

**ASSESSMENT CRITERIA**

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| --- | --- |
| **Criterion** | **Weighting** |
| 1. Clarity of research purpose and objectives | 5% |
| 2. Research and referencing | 10% |
| 3. Critical understanding of relevant model | 30% |
| 4. Accuracy of estimation | 15% |
| 5. Quality of analysis | 30% |
| 6. Conclusions and recommendations | 5% |
| 7. Structure and coherence | 5% |

**ACEDEMIC INTEGRITY**

What you submit for assessment must be your own current work. It will automatically be scanned through a text matching system to check for possible plagiarism.

Do not reuse material from other assessments that you may have completed on other modules. Collusion with other students (except when working in groups), recycling previous assignments (unless this is explicitly allowed by the module leader) and/or plagiarism (copying) of other sources all are offences and are dealt with accordingly. If you are not sure about this, then speak to your class leader.

University of Westminster Quality & Standards statement:

Plagiarism is a particular form of cheating. Plagiarism must be avoided at all costs and students who break the rules, however innocently, will be penalised. It is your responsibility to ensure that you understand correct referencing practices. As a University level student, you are expected to use appropriate references and keep carefully detailed notes of all your sources of material, including any material downloaded from the [web.](http://www/)

Plagiarism is defined as submission for assessment of material (written, visual or oral) originally produced by another person or persons, without acknowledgement, in such a way that the work could be assumed to be your own. Plagiarism may involve the unattributed use of another person’s work, ideas, opinions, theory, facts, statistics, graphs, models, paintings, performance, computer code, drawings, quotations of another person’s actual spoken or written words, or paraphrases of another person’s spoken or written words.

Plagiarism covers both direct copying and copying or paraphrasing with only minor adjustments:

* A direct quotation from a text must be indicated by the use of quotation marks (or an indented paragraph in italics for a substantive section) and the source of the quote (title, author, page number and date of publication) provided;
* A paraphrased summary must be indicated by attribution of the author, date and source of the material including page numbers for the section(s) which have been summarised.