

دکتر
۱۳۰۹۵۱۸

In The Name of God



Iran Urban Economics Scientific Association
(IUESA)

Social Banking

A Glance to Urban Economics and Human Resources Training

Dr. Hossein Mohammadpour Zarandi

Faculty member and president of IUESA

Dr. Seyyed Mohsen Tabatabaei Mozdabadi

Lecturer of Iran Banking Institute (Central Bank of Iran) and vice-president of IUESA

سرشناسه

محمدپور زرندی، حسین، ۱۳۳۹ - Mohammadpour Zarandi, Hossein

عنوان و نام پدید آور / Hossein Social Banking: a Glance to urban economics and human resources training

Mohammadpour Zarandi, Seyyed Mohsen Tabatabaei Mozdabadi

مشخصات نشر : تهران : ترمه، ۱۳۹۶ = ۲۰۱۷ م.

مشخصات ظاهری : ۱۶۰ ص

شابک : ۹۷۸-۹۶۴-۹۷۸-۶۲۷-۸

وضعیت فهرست نویسی : فیبا

یادداشت : انگلیسی

آوازنویسی عنوان : سوشال بنکینگ...

موضوع : بانک و بانکداری Banks and Banking

موضوع : مسوولیت اجتماعی کسب و کار Social responsibility of business

شناسه افزوده : طباطبایی مزدا بادی، سیدمحسن، ۱۳۵۹ - Tabatabaei Mozdabadi, Seyyed Mohsen

شناسه افزوده : انجمن علمی اقتصاد شهری ایران - (IUESA) Iran Urban Economics Scientific Association

رده بندی کنگر : ۱۳۹۶ س ۹ م ۱۵۷۶ HG

رده بندی دیویی : ۳۳۱

شماره کتابشناسی ملی : ۴۰۱۶۰۱



- ♦ نام کتاب: Social Banking (بانکداری اجتماعی با نگاهی به اقتصاد شهری و آموزش منابع انسانی)
- ♦ مؤلفان: دکتر حسین محمدپور زرندی - دکتر سید محسن طباطبایی مزدا بادی
- ♦ ویراستار ادبی: علیرضا رستگاری آرا
- ♦ صفحه آرا: حوریه احمدی
- ♦ طراح جلد: بهرام قربانعلی راد
- ♦ نوبت چاپ: اول ۱۳۹۶
- ♦ ناشر: انتشارات ترمه
- ♦ تیراژ: ۱۰۰۰ نسخه
- ♦ چاپ و صحافی: رسام - چاوش
- ♦ قیمت: ۱۵۰,۰۰۰ ریال
- ♦ شابک: ۹۷۸-۹۶۴-۹۷۸-۶۲۷-۸

آدرس ناشر: تهران - خ انقلاب - خ ۱۲ فروردین - پلاک ۲۸۶، طبقه دوم، واحد

تلفن: ۶۶۹۶۱۸۰۴ - ۶۶۹۶۱۷۶۹

دفتر فروش انتشارات ترمه و مرکز فروش شهرستانها: تهران - خ انقلاب - خ ۱۲ فروردین - پلاک ۲۸۶، طبقه اول - واحد ۴

تلفن: ۶۶۹۵۷۰۲۱ - ۶۶۴۸۱۵۱۴

فاکس: ۶۶۹۵۷۱۲۰

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تلفکس: ۸۸۶۵۹۰۰۴

بایبید به حقوق دیگران احترام بگذاریم

دوست عزیز، این کتاب حاصل دسترنج چندین ساله مؤلفان، مترجمان و ناشر است. تکثیر و فروش آن به هر شکلی بدون اجازه از پدیدآورنده، کاری غیراخلاقی، غیرقانونی و غیرشرعی است. نتیجه این عمل نادرست موجب رواج بی اعتنائی در جامعه و بروز بی امدهای ناگوار در زندگی و محیطی ناسالم برای خود و فرزندانمان می گردد.

تمامی حقوق این اثر محفوظ است. تکثیر یا تولید مجدد آن کل یا جزء به هر صورت [چاپ، کپی، صوت، تصویر و انتشار الکترونیکی] بدون اجازه مکتوب مؤلفان ممنوع است

Letter of recommendation

Social banking is a new chapter in banking, which is the guide for all bankers to make decisions that link economic and social goals together. This type of banking represents the banking activities, products, and services that help social and human development. It meets the real needs of today's society. Social, cultural and ecological sustainability of society are also considered. In this banking system, any activity performed by banks is based on the creation of multiple returns; that is, the returns in which the profits from activities and exchanges are not the ultimate goal, but the requirements to achieve the intended purpose. This type of banking is a new horizon to realize social justice. Social banks are conscious of their responsibility for money and profitability.

This book, with emphasis on education and urban economics, is a comprehensive and unique effort that has tried to establish a coherent and systematic relationship between this type of banking and the urban economy and its dimensions, and has succeeded in this regard. The present book, written by Iran Urban Economics Scientific Association (IUESA), can help to localize social banking in the banking system of the country, as well as how to implement it and its role in the structure of urban economics, and it can be very helpful. Therefore, wishing the authors' success, Dr. Hossein Mohammadpour Zarandi and Dr. Seyyed Mohsen Tabatabaei Mozdabadi, I would like to recommend reading this book to enthusiasts and researchers in the fields of banking and urban economics.

Dr. Ali Divandarri

The President of Monetary and Banking Research Institute

Preface

Banking, like other areas of human knowledge, has come a long way. In the modern era and by increasing development of financial liberalism, banks have become more important and they have changed into the symbol of an open economy. Following this trend and in the globalization era, banks are the world most important financial centers indicating the power of economic influence of countries and affecting the world financial markets. The West economic crises, particularly the Great Recession of 2008, had a very important message; it is necessary to revise functions in banks. A type of ethics-based, community-based, and environment-based view to banking should be formed, called social banking. Currently, it is regarded as a new paradigm in the economic literature and the world banking.

This book is the first work in the field of social banking in Iran. It has been tried to analyze and explain social banking, provide a detailed understanding of the concept, and investigate its relationship with different areas. It goes without saying that this book, like any other scientific work, is not free of defect and deficiency. Thus, we ask all researchers, scholars, and experts in scientific and executive arenas to express their valuable opinions in order to assist us to increase the richness of this work.

At the end, we would like to extend our utmost gratitude to all those who have helped us in various ways and at various stages, including editing and printing this work.

Dr. Hossein Mohammadpour Zarandi
Dr. Seyyed Mohsen Tabatabaei Mozdabadi

Table of Contents

Chapter1: An Introduction to Banking Systems.....	1
Introduction	2
Bank	2
Retail Banking.....	7
Commercial Banking	8
Corporate Banking	8
Private Banking.....	9
Investment Banking	9
Other Types of Banking	10
Electronic Banking.....	10
Islamic Banking	11
Ethical Banking.....	11
Social Banking.....	12
Conclusion.....	13
Chapter2: The Nature of Social Banking and its Relationship to Social Finance	15
Introduction	16
An Introduction to Social Banking.....	18
The Exact Definition of Social Banking	20
The Beginning of Economic Crisis from Housing and Money Market ...	27
The Role of Derivatives in the Financial Crisis	31
Roots and Causes of the Crisis.....	35
Conclusion	50
Chapter 3: The Future of Social Banking.....	51
Introduction	52
Scope of Social Banks.....	52
Products and Services of Future Social Banks	53
Social Responsible Investment (SRI).....	55
Future Strategies Targeting New Customers.....	56
Evaluation of Social Banking Impact.....	58
Reduction of Transaction Costs	59
Mutual Relationship between Social Support and Return.....	61
Development of Social Banks: Increasing Influence without Ethical Fading..	62
Conclusion.....	64

Chapter 4: Social Banking and Urban Economy	65
Introduction	66
Urban Economy; Definition and Aspects	66
Urban Economy Dimensions	67
Urban Land Use	67
Urban Housing	70
Urban Poverty	72
Urban Transport	74
Infrastructures and Urban Facilities	75
Urban Finance	76
The Role of Banks in Urban Economy	78
The Relationship between Social Banking and Urban Economy	80
Conclusion	82
Chapter 5: Social Banking and Social Media	83
Introduction	84
Types of Social Media	85
Social Networks	85
The Use of Social Media	86
Social Media and Banking	88
Chapter 6: Social Banking and Education	97
Educational Goals in Social Banking	100
Citizenship Education in Banks and Financial-Credit Institutions	101
Conclusion	116
Chapter 7: Universal Banking	117
Introduction	118
Universal Banking and its Function	118
The History of Universal Banking	123
Advantages and Necessities of Universal Banking	125
Conclusion	136
References	137