

## Curriculum vitae Europass



Nume / Prenume **Cristi-Marcel SPULBĂR**

Locul de muncă actual Universitatea din Craiova, Facultatea de Economie si Administrarea Afacerilor

Adresă loc de muncă Str. A.I. Cuza, nr. 13, Craiova, Dolj, cod 200585

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Naționalitate(-tăți) română

Data nașterii 20 februarie 1971

### Experiența profesională

**Perioada** Martie 2021 - prezent

**Funcția sau postul ocupat** Director of European Operations, Chartered Institute of Management and Leadership, Commonwealth of Kentucky, United State of America

**Perioada** Iunie 2020 - prezent

**Funcția sau postul ocupat** Pro Vice Chancellor, The George Washington University of Peace, Florida, United State of America

**Perioada** Martie 2020 - prezent

**Funcția sau postul ocupat** Membru al Academiei Europene de Științe și Arte, Salzburg, Austria

**Perioada** Noiembrie 2019 - prezent

**Funcția sau postul ocupat** Membru al Academiei Europene de Științe, Arte și Litere din Paris, Franța

**Perioada** Noiembrie 2018 - prezent

**Funcția sau postul ocupat** Director Regional pentru România, Eurasian Doctoral Summer Academy (EDSA), Bulgaria (Varna)

**Activități și responsabilități principale** Coordonarea activității de cercetare științifică

**Tipul activității sau sectorul de activitate** Învățământ superior

**Perioada** Octombrie 1995 – prezent

**Funcția sau postul ocupat** Director Centrul de Cercetări Economice, Bancare și Financiare

**Conducător de doctorat în domeniul Economie, domeniul Finanțe**

Preparator (1995), Asistent (1998), Lector (2001), Conferențiar (2005), **Profesor (din 2009)**

Activități și responsabilități principale	<p>Responsabil pentru domeniul de master <i>Finanțe</i>.  Responsabil pentru domeniul de doctorat <i>Finanțe</i>.  Activitate de predare și seminarizare la disciplinele <i>Management bancar, Economie monetară și bancară, Instrumente financiare derivate, Creditarea întreprinderii, Intermedierea financiar-bancară, Sisteme bancare comparate, Evaluarea instrumentelor financiare</i>.  Coordonarea activităților de cercetare în domeniul bancar și financiar.  Participare la proiecte de cercetare pe bază de grant/contract obținute prin competiție națională și internațională, în calitate de director de proiect sau membru al echipei de cercetare.  Coordonator lucrări de licență/dizertație/doctorat.  Coordonator cerc științific studentesc <i>Banking Scientific Circle</i>.  Inițiator și coordonator proiect "<i>Educația financiară, provocări și soluții</i>".  Participare în comisii pentru susținerea tezelor de doctorat, în comisii pentru ocuparea posturilor didactice în învățământul superior.</p>
Numele și adresa angajatorului	<b>Universitatea din Craiova</b> , str. A.I. Cuza, nr.13, 200585, Craiova, Dolj, România, tel: 0251/411317,
Tipul activității sau sectorul de activitate	Învățământ superior
<b>Perioada</b>	<b>Februarie 2022 – decembrie 2022</b>
Funcția sau postul ocupat	<b>Membri neexecutivi independenți ai Consiliului de Administrație</b>
Activități și responsabilități principale	Conform Contract de administrare.
Numele companiei	<b>Banca Românească S.A.</b>
Tipul activității sau sectorul de activitate	Activitatea instituțiilor de credit
<b>Perioada</b>	<b>Februarie 2022 – decembrie 2022</b>
Funcția sau postul ocupat	<b>Președinte al Comitetului de Audit și Administrare a Riscului</b>
Activități și responsabilități principale	Conform Contract de administrare.
Numele companiei	<b>Banca Românească S.A.</b>
Tipul activității sau sectorul de activitate	Activitatea instituțiilor de credit
<b>Perioada</b>	<b>Decembrie 2019 – iunie 2021</b>
Funcția sau postul ocupat	<b>Președinte al Consiliului de Administrație</b>
Activități și responsabilități principale	Conform Contract de mandat
Numele companiei	<b>S.C. Avioane Craiova S.A.</b>
Tipul activității sau sectorul de activitate	Fabricație și reparații aeronave
<b>Perioada</b>	<b>Martie 2004 - prezent</b>
Funcția sau postul ocupat	<b>Expert învățământ profesional bancar, programe ID și e-learning</b>
Activități și responsabilități principale	Coordonare activitate Centrul Zonal Craiova. Contribuții la elaborarea programelor de pregătire profesională bancară. Tutor/expert pentru programele <i>Management și marketing bancar, Piețe financiare. Finanțarea comerțului internațional, Certificatul Bancar European - EFCB</i> .
Numele și adresa angajatorului	<b>Institutul Bancar Roman București</b> , str. Negru Vodă, nr. 3, sector 3, București.
Tipul activității sau sectorul de activitate	Învățământ profesional în domeniul bancar, expertiză bancară.
<b>Perioada</b>	<b>Septembrie 1999 – iunie 2003</b>
Funcția sau postul ocupat	<b>Lector cursuri formare, specializare și pregătire profesională</b>
Activități și responsabilități principale	Activitate de predare la specializarea <i>Funcționar bancar</i> . Elaborare și predare cursuri: <i>Politica de marketing a IMM-urilor, Managementul IMM –urilor</i> .
Numele și adresa angajatorului	<b>Școala Română de Afaceri a Camerelor de Comerț și Industrie, Filiala Dolj.</b>
Tipul activității sau sectorul de activitate	Învățământ profesional, elaborare de cursuri, evaluare profesională.

**Perioada**  
Funcția sau postul ocupat  
Activități și responsabilități principale  
Numele și adresa angajatorului  
Tipul activității sau sectorul de activitate

**Decembrie 2005 – septembrie 2008**  
**Membru neexecutiv al Consiliului de Administrație**  
Conform Contract de administrare.  
**Fondul Local de Garantare a Creditelor Craiova Filiala FNGCIMM IFN S.A.**  
Activitatea IFN

**Perioada**  
Funcția sau postul ocupat  
Activități și responsabilități principale  
Numele și adresa angajatorului  
Tipul activității sau sectorul de activitate

**Septembrie 2006 – martie 2008**  
**Președinte al Comitetului de Administrare a Riscurilor**  
Conform Contract de administrare.  
**Fondul Local de Garantare a Creditelor Craiova Filiala FNGCIMM IFN S.A.**  
Activitatea IFN

## Educație și formare

**Perioada**  
Calificarea / diploma obținută  
Disciplinele principale studiate / competențe  
profesionale dobândite  
Numele și tipul instituției de învățământ

**2022**  
**Stagiar în audit financiar**  
Instruirea teoretică și stagiul de pregătire practică în activitatea de audit financiar

**Autoritatea pentru Supravegherea Publică a Activității de Audit Statutar (ASPAAS)**  
**CAFR - Compartimentul Admitere, Pregătire Continua si Stagii (CAPCS)**

**Perioada**  
Calificarea / diploma obținută  
Disciplinele principale studiate / competențe  
profesionale dobândite  
Numele și tipul instituției de învățământ

**2016**  
Atestat de abilitare, în urma susținerii publice a tezei de abilitare: **Research on Efficiency of Banking Systems and Monetary Policy**

**Doctor abilitat. Conducător de doctorat în domeniul Economie, domeniul Finanțe**

**Universitatea din Craiova, Craiova, România**

**Perioada**  
Calificarea / diploma obținută  
Disciplinele principale studiate / competențe  
profesionale dobândite  
Numele și tipul instituției de învățământ

**1996-1999**  
**Doctor în economie** cu teza **Optimizarea managementului bancar în condițiile economiei de piață**  
Management bancar, Monedă și credit, Economie monetară internațională

**Universitatea din Craiova, Facultatea de Științe Economice, Craiova, România**

**Perioada**  
Calificarea / diploma obținută  
Disciplinele principale studiate / competențe  
profesionale dobândite  
Numele și tipul instituției de învățământ

**1995-1996**  
**Diplomă de studii aprofundate**  
Management financiar, Management bancar, Simulări decizionale financiar-bancare  
Universitatea din Craiova, Facultatea de Științe Economice, Craiova, România

**Perioada**  
Calificarea / diploma obținută  
Disciplinele principale studiate / competențe  
profesionale dobândite  
Numele și tipul instituției de învățământ

**1990-1995**  
**Economist/ Diploma de licență în Finanțe - Credit**  
Finanțele întreprinderii, Monedă și credit, Tehnică și gestiune bancară, Burse de valori

**Universitatea din Craiova, Facultatea de Științe Economice, Craiova, România**

## Aptitudini și competențe personale

Limba(i) maternă(e)  
Limba(i) străină(e) cunoscută(e)

**Limba română**

Autoevaluare  
Nivel european (\*)

Engleza

Franceza

Înțelegere				Vorbire				Scriere	
Ascultare		Citire		Participare la conversație		Discurs oral		Exprimare scrisă	
B2		B2		B2		B2		B2	
B2		B2		B2		B2		B2	

(\*) [Nivelul Cadrului European Comun de Referință Pentru Limbi Străine](#)

Specializare și documentare în străinătate	<ul style="list-style-type: none"> <li>- Visiting Professor la Faculty of Management, British American University – Sri Lanka campus, Septembrie 2018;</li> <li>- bursă de studiu și documentare în specialitate la Universitatea de Științe Sociale Toulouse, Franța - Școala Superioară Universitară de Gestiune, în perioada 07 octombrie - 29 decembrie 1996, în cadrul Programului de formare și specializare profesională TEMPUS;</li> <li>- cercetare și documentare la Universitatea Catolică din Nijmegen, Olanda, 2000;</li> <li>- cercetare și documentare la Universitatea TEI Piraeus, Grecia, 2001;</li> <li>- cercetare și documentare la Universitatea Robert Schuman - Strasbourg, Franța, 2002;</li> <li>- cercetare și documentare la Universitatea din Granada, Spania, 2002;</li> <li>- cercetare și documentare la Universitatea din Budapesta și Universitatea din Pecs, Ungaria, 2002;</li> <li>- documentare la Universitatea Radboud Nijmegen, Olanda, în cadrul programului ERASMUS, 2008;</li> <li>- documentare la Universitatea ISCTE Portugalia, în cadrul Proiectului PRAXIS, 2011 și 2013.</li> </ul>
Competențe și abilități sociale	<ul style="list-style-type: none"> <li>- experiență în lucrul cu echipe eterogene și în medii diferite;</li> <li>- capacitate ridicată de adaptare situațională;</li> <li>- experiență în realizarea grupurilor de lucru;</li> <li>- experiență în dezvoltarea de parteneriate între diferite organizații;</li> <li>- abilități de lider.</li> </ul>
Competențe și aptitudini organizatorice	<ul style="list-style-type: none"> <li>- membru al International Advisory Committee al Noble Group of Institutions, School of Business, India, 2018 – prezent;</li> <li>- membru onorific al International Advisory Board, CT University, India, 2018 – prezent;</li> <li>- membru al Consiliului Școlii Doctorale de Științe Economice, 2017 – 2022;</li> <li>- membru al Senatului Universității din Craiova, 2020 – prezent; 2008 - 2012;</li> <li>- membru al Consiliului Facultății de Economie și Administrarea Afacerilor, 2004 - 2012;</li> <li>- membru al Consiliului Departamentului Finanțe, Bănci și Analiză Economică, FEAA, 2012 - 2015;</li> <li>- director adjunct Asociația Facultăților de Economie din România – AFER, 2010 - 2011;</li> <li>- inițiator și coordonator proiect FEAA "<i>Educația financiară - provocări și soluții</i>" din 2013;</li> <li>- inițiator și coordonator cerc științific studentesc "<i>Banking Scientific Circle</i>" din 2007;</li> <li>- coordonator proiecte în parteneriat cu Banca Națională a României, Bursa de Valori București și alte instituții financiare și nonfinanciare, din 2004;</li> <li>- managementul proiectelor;</li> <li>- organizarea evenimentelor sociale și profesionale (seminarii, mese rotunde, conferințe).</li> </ul>
Competențe și aptitudini tehnice	<ul style="list-style-type: none"> <li>- <i>specializare in Business Analytics, Advance Levella Noble Group of Institutions, India, ianuarie 2019;</i></li> <li>- <b>Tehnici comerciale</b>, în urma absolvirii cursului de management "<i>Tehnici comerciale pentru profesioniști</i>", în perioada octombrie 1993 - iunie 1994, organizat în cadrul Programului PHARE cu sprijinul Asociației Americane de Marketing, Chapter Oregon și Universității Portland din Statele Unite;</li> <li>- <b>Agent comercial-inclusiv broker și dealer</b>, cu Certificatul seria S nr. 098/16.12.1995, un urma absolvirii cursurilor organizate de Asociația Română de Marketing și Bursa de Mărfuri Oltenia;</li> <li>- <b>Agent de valori mobiliare</b>, prin Decizia nr. D 223/27.10.1995 a Comisiei Naționale a Valorilor Mobiliare;</li> <li>- <b>Evaluator economico-financiar al întreprinderii</b>, conform Certificatului de absolvire seria A, nr. 0000755/05.08.1996 eliberat de Corpul Experților Contabili și Contabililor Autorizați din România;</li> <li>- <b>Consultant de investiții</b>, prin Decizia nr. D 3855/11.03.1997 a Comisiei Naționale a Valorilor Mobiliare;</li> <li>- The World Bank Institute, "<i>Introduction to Corporate Social Responsibility: Romania</i>", April, 2-20, 2003;</li> <li>- Institutul Bancar Român, <i>Certificat de specializare "Management și Marketing Bancar"</i>, martie – iulie 2005;</li> <li>- Bursa Monetar Financiară și de Mărfuri Sibiu, "<b>Atestat pentru brokeri și traderi pe piețele reglementate de mărfuri și instrumente financiare derivate</b>", 25 – 28 mai 2005;</li> <li>- Centre for International Public Policy and Administration, Bruxelles, Belgia, "<b>Accesarea și utilizarea fondurilor structurale ale Uniunii Europene</b>", mai 2007, in cadrul programului European Project Manager;</li> <li>- abilități practice în domeniul financiar-bancar;</li> <li>- abilități în elaborarea de proiecte și planuri de afaceri;</li> <li>- bun cunoscător al mediului de afaceri local și regional.</li> </ul>

Competențe și aptitudini de utilizare a calculatorului

- abilități în folosirea pachetelor de Microsoft Office (Word, Excel, PowerPoint, Access, Publisher);  
- cunoașterea și utilizarea următoarelor browsere web: Internet Explorer, Mozilla Firefox, Opera, Apple Safari, Google Chrome;  
- cunoașterea și utilizarea următoarelor programe: Eviews, Stata, Matlab, SPSS.

Alte competențe și aptitudini

- evaluator Agenția Română de Asigurare a Calității în Învățământul Superior (ARACIS);  
- membru fondator al Asociației Naționale a Consultanților de Investiții;  
- expert Institutul Bancar Român București;  
- membru al Asociației Generale a Economisților din România – AGER;  
- membru colectiv proiect *Academica BNR*.

Membru în comitete editoriale și în comitete de organizare a unor evenimente științifice

- Membru al International Advisory Board la 22nd World Conference on Applied Science Engineering and Technology (WCASET - 19), Singapore, organizat de Institute For Engineering Research and Publication (IFERP) Septembrie 26th & 27th, 2019, <http://wcaset2019.com/singapore/>;  
- Membru al Organizing Committee, OCM for Nano electronics Series Conferences, World Congress on Nano Electronics and Advanced Computer Applications, October 17-18, 2019 Bangkok, Thailand, <https://electronicengineering.enggconferences.com/organizing-committee.php>  
- Membru al Technical Committee la 19th World Conference on Applied Science Engineering and Technology (WCASET - 19), Bangkok, Thailand on May 16th & 17th, 2019, Institute For Engineering Research and Publication (IFERP) | ScienceFed, <https://wcaset.in/>;  
- Membru al Technical Committee at International Conference On Research Advances In Engineering, Technology, Science and Management (TECH INSIGHT - 2018), 30-31-March, 2018 Dubai, United Arab Emirates, <http://www.tiesm.com/>;  
- Membru al Technical Committee at International Conference On Innovative Research In Engineering, Applied Science and Management (INTERSEAM – 2018), 27-28-April, 2018, Dubai, United Arab Emirates, <http://www.interseam.com/>;  
- Membru al Technical Committee at International Conference On Technological Innovations In Engineering Science and Management (TECH IMPACT – 2018), 28-29 September, 2018, Dubai, United Arab Emirates, <http://www.ticesm.com/>;  
- Honorary Special Guest and Speaker at BEMM'2018 - The 6th International Conference on Business Economics, Marketing & Management Research, 1-4 November 2018, Hammamet – Tunisia, <http://www.conf-event.com/BEMM/BEMM.html>;  
- Director Științific al International Journal of Core Engineering and Management (iJCEM), India, <http://ijcem.in/indexing/>, <http://ijcem.in/>;  
- Director Științific al International Journal of Business Quantitative Economics and Applied Management Research, India, <http://ijbemr.com/indexing/>, <http://ijbemr.com/>;  
- Membru al Editorial Board la IJARKE Business & Management Journal, Kenya, 2018 – Prezent, <https://www.ijarke.com/>;  
- Editorial Board Member at Investment Management and Financial Innovations Journal, Ukraine, ISSN 1810-4967 (print), 1812-9358 (online), 2018 – prezent <https://businessperspectives.org/journals/investment-management-and-financial-innovations>;  
- Membru al Editorial Advisory Board la The Journal of Business Strategy, Finance and Management, 2018 – prezent, <http://jbsfm.org/>;  
- Member of the Advisory Board at Texila's 5th World Conference on Transformation: The Creative Potential of Interdisciplinary and Multidisciplinary Knowledge Exchange, India, 10-13, December 2018, <https://twcs.texilaconference.org/index.html>;  
- Membru al Editorial Board la International Journal of Tax Economics and Management (IJTEM), Bangladesh, 2018 – Prezent, <http://seagullpublications.com/ijtem/>;  
- Membru al Organising Committee at LASTE 2018 – International Conference on Language Studies, Translation and Education, Istanbul, Turkey, 15-16, noiembrie 2018, <https://languageconferenceiatels.wordpress.com/>;  
- Membru al Editorial Board la Inside Journal (includes the following List of International Journals, ie: International Journal of Interdisciplinary Engineering (IJIE), International Journal on Fundamentals of Science and Engineering Research (IJFSER), International Journal for Fundamentals of Management (IJFM), International Journal of Interdisciplinary Science (IJIS), and Sports Academia Research Journal (SARJ)), India, 2018 – present, <http://insidejournal.org/board.php>;  
- Membru al Smart Education & E-Learning (SEEL-19), International Programme Committee at 6th International KES Conference, part of the Smart Digital Futures 2019, Malta, 17-19 iunie, 2018, <http://seel-19.kesinternational.org/>;  
- Membru al Organizing Committee la 5th International Conference and Exhibition on Nanotechnology, Artificial Intelligence and IOT, 15-16 aprilie 2019 Hong Kong <https://electronicengineering.enggconferences.com/organizing-committee.php>;  
- Membru al the 6th Global Conference on Business Management and Social Sciences (GCBMS-2019), 24-25 octombrie 2019, Dubai – UAE, Theme: Exploring Recent Advancements and New Dimensions of Global Business Management and Social Sciences, <https://qcbms.org/qcbms-team/>;  
- Reviewer la Scientific Annals of the Alexandru Ioan Cuza University of Iasi. Economic Sciences, Scientific Annals of Economics and Business, <http://saeb.feaa.uaic.ro/index.php/saeb>;  
- Academy of Social Scientific And Applied Research (ASSAAR), United Kingdom, 2018 – prezent <http://www.assaar.co.uk/management-boards/editorial-board/>;  
- Membru al International Scientific Conference "Performance, Competitiveness, Creativity", "ECOTREND 2016, Romania, Targu Jiu, XIII-th Edition, Romania, Targu Jiu, November 18th - 19th, 2016, [http://ec.utgjiu.ro/wp-content/conferinte/ecotrend\\_2016/index\\_en.html](http://ec.utgjiu.ro/wp-content/conferinte/ecotrend_2016/index_en.html);  
- Membru al International Scientific Conference "Economy and social development in the open society", "ECOTREND 2017", XIV-th Edition, Romania, Targu Jiu, October 20th - 21th, 2017,

Premii și distincții	<ul style="list-style-type: none"> <li>- Distincția <b>Doctor Honoris Causa (DHC)</b> în domeniul <b>Economie și Finanțe</b> acordată de către British American University, Florida, USA, 2018;</li> <li>- <b>Premiul II pentru rezultate deosebite obținute în activitatea de cercetare științifică pe parcursul anului 2022</b>, distincție conferită de Universitatea din Craiova la Gala Excelenței în Cercetare, Ediția VII, 2022;</li> <li>- <b>Premiul III pentru rezultate deosebite obținute în activitatea de cercetare științifică pe parcursul anului 2021</b>, distincție conferită de Universitatea din Craiova la Gala Excelenței în Cercetare, Ediția VI, 2021;</li> <li>- <b>Premiul de Excelență în Educație</b>, distincție conferită de Academia Internațională "Mihai Eminescu", România, în cadrul ceremoniei "Awards Ceremony for Excellence 2018 - 10 personalities for Craiova ", 2nd Edition, 2018;</li> <li>- <b>Premiul I cu Medalie de Onoare pentru rezultate deosebite obținute în activitatea de cercetare științifică pe parcursul anului 2014</b>, distincție conferită de Universitatea din Craiova la Gala Excelenței în Cercetare, Ediția I, 2016;</li> <li>- <b>Le Prix Pour Recherches Financieres et Medaille "Mihai Eminescu"</b> pour ses travaux de favoriser la recherche de solutions a des problematiques financiers, distincție conferită de Academie Internationale "Mihai Eminescu", 2015;</li> <li>- <b>Premiul I pentru literatură de specialitate economică din domeniul <i>Monedă și bănci</i></b>, acordat de AFER pentru lucrarea <b>Sisteme Bancare Comparate</b>, 2013;</li> <li>- <b>Profesorul anului 2011</b>, acordat de AFER, în 2012, pentru contribuția deosebită la afirmarea învățământului superior economic și cercetării științifice din țara noastră;</li> <li>- Diplomă de Excelență acordată de AFER în 2009;</li> <li>- Diplomă Jubiliară, Universitatea din Pitești, 2007;</li> <li>- Premiul III pentru literatură de specialitate economică din domeniul <i>Finanțe</i> pentru lucrarea <b>Managementul riscurilor și performanțelor bancare</b>, conferit de către AFER, în cadrul Premiilor AFER 2006;</li> <li>- Diplomă de Onoare, Facultatea de Economie și Administrarea Afacerilor Craiova, 2006</li> </ul>
Informații suplimentare	<ul style="list-style-type: none"> <li>- studii și articole științifice publicate în reviste de specialitate sau la diferite manifestări științifice din țară și străinătate: peste 230;</li> <li>- cărți publicate: 24;</li> <li>- proiecte de cercetare pe bază de grant: peste 20;</li> <li>- (Anexa la CV – Lista publicațiilor științifice – selecție).</li> </ul>

30.12.2022

Prof.univ.dr.habil. Cristi-Marcel Spulbăr

**LISTA PUBLICAȚIILOR ȘTIINȚIFICE  
(Selecție)**

**I. Cărți publicate la o editura internațională/națională recunoscută CNC SIS (autor/coautor): 12**

1. **Spulbar, C.**, Birau, R. (2019) *Emerging Research on Monetary Policy, Banking, and Financial Markets*, IGI Global USA (formerly Idea Group Inc.), ISBN13: 9781522592693, ISBN10: 1522592695, EISBN13: 9781522592716, DOI: 10.4018/978-1-5225-9269-3.
2. **Spulbar, C.**, Nițoi, M. (2012) *Comparative analysis of banking systems*, Sitech Publishing House Craiova, ISBN 978-606-11-1994-3.
3. **Spulbar, C.**, Nițoi, M. (2012) *Corporate Credit Process*, Sitech Publishing House Craiova, ISBN 978-606-11-2284-4.
4. **Spulbar, C.**, Nanu, R., Gherghinescu, O. (2008) *Monetary and banking economy*, Universitaria Publishing House, Craiova, ISBN 978-606-510-739-5.
5. **Spulbar, C.** (2008) *Banking Management*, Sitech Publisher, Craiova, Second Edition, ISBN 978-606-530-157-3;
6. Opreșescu, M., Popescu, J., **Spulbar, C.**, Nanu, R. (2008) *Currency, credit & banks*, Sitech Publishing House, Craiova, ISBN 978-973-746-804-8.
7. **Spulbar, C.** (2006) *Financial derivatives*, Universitaria Publishing House Craiova, ISBN 978-973-742-446-4.
8. **Spulbar, C.**, Nanu, R., Berceanu O. (2005) *Comparison of Banking Systems*, Sitech Publishing House, Craiova, ISBN 973-746-131-2.
9. **Spulbar, C.** (2003) *Banking management*, Sitech Publishing House, Craiova, ISBN 973-657-338-9.
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## V. Articole științifice sustinute public în cadrul unor manifestări științifice internaționale indexate ISI/BDI și recunoscute CNCSIS:

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