

FIN 4320 SYLLABUS- FALL 2017

COURSE NUMBER:	Fin 4320W
COURSE TITLE:	Commercial Banking
INSTRUCTOR:	James H. Haberman
E-MAIL ADDRESS:	stdjhh12@shsu.edu
OFFICE:	The Woodlands Center
PHONE:	713-412-3622
OFFICE HOURS:	Monday 5:30-6:00 Other times by appointment.
TEXT:	<i>Bank Management & Financial Services</i> , 2010 8 th ed Peter S. Rose & Sylvia C. Hudgins Free Lecture Powerpoint Lectures on Blackboard
SUPPLEMENTAL TEXTS:	

DESCRIPTION OF COURSE: Operation of commercial banks, trust companies, Federal Reserve Banks, and other credit institutions. Federal Reserve Board and its function, rediscounting, open market operations, types of notes issued, and their relation to the Federal Reserve System is stressed. Special attention is given to recent bank legislation. Cases will be used to amplify text materials and allow students to make a practical application of the materials.

OBJECTIVES: The students should learn the following:

1. The roles of banks in the financial services industry.
2. The specific functions conducted in a bank.
3. How to research specific functions in a bank.
4. How a bank functions through case studies.

PREREQUISITES: FIN 3310 and FIN 3320

CLASS MEETINGS: Classroom The Woodlands Center beginning on Monday, August 28th, with meetings every Monday at 6:00pm to 8:50pm thru Monday, December 1st and the final exam on Monday, December 4th (See University calendar.)

TEACHING METHOD: The teaching method utilized will be lecture, class discussion, problem analysis, case study, class research and presentation. To introduce an element of practicality into the learning experience, the class will be divided into groups for cases, research papers, and presentations. Students will be allowed to select topics, subject to approval of the professor. A written paper and an oral presentation will be required of each student in the group. You should dress for business when doing your oral presentation.

COURSE EVALUATION PROCESS: There will be three unit examinations and a final examination. In addition there will be outside assignments, a research paper to turn-in and an oral presentation to be made on the research paper. Grade weighting will be as follows:

Examination #1:	15%
Examination #2:	15%
Examination #3:	15%
Case preparation and presentation	5%
Lansing Case prep & presentation	10%
Research paper/oral presentation	20%
Final Examination**	20%

****A student may elect to have the average of Exam #1, #2, and #3 to replace the final exam grade.**

Course grades are determined by applying the following scale to a student's weighted average:

90 and above	A
80 to 89	B
70 to 79	C
60 to 69	D
Below 60	F

MISSED EXAM/LATE ASSIGNMENTS: No makeup exam will be given. If an exam is missed, a grade of zero (0) will be assigned for the exam. Each student will be allowed to drop the lowest exam grade (Exam #1 or #2 or #3) provided that they take all three exams. If only one of the three above exams is not taken, then the weight of that exam will be added to the weight of the final exam. If more than one exam is missed, a score of zero (0) will be retained for those missed exams above and exceeding one. **No late assignments will be accepted for credit.**

RELIGIOUS HOLIDAY DAYS POLICY: Students who are absent from class for observance of a religious holy day will be allowed to take an examination or turn-in an assignment schedule for that day prior to the absence. The student, **no later than September 18th**, must notify the professor in writing of each scheduled class day that he/she will be absent for a religious holy day.

AMERICANS WITH DISABILITIES ACT: It is the policy of Sam Houston State University that no otherwise qualified disabled individual shall, solely by reason of his/her handicap, be excluded from the participation in, be denied the benefits of, or be subjected to discrimination under any academic, Student Life program, or activity. Handicapped students may request academic assistance when needed from a Committee for Continuing Academic Assistance for Disabled Students by visiting the Director of the Counseling Center in the Lee Drain Building Annex, or by calling extension 4-1720.

ATTENDANCE: Class attendance will be check for each scheduled class. Perfect attendance will earn 3 bonus points added to the final grade computation described above. Three class hours (1 class) can be missed without penalty, except examination days and presentation days. For each hour missed from the fourth through the tenth, 1 point will be subtracted from the final grade for each hour missed. **Absences totaling more than twelve hours (4 classes) will result in a grade of F for the course. Three late class arrivals will be treated like one hour's absence, and one point will be deducted from the final average.**

GENERAL ADMINISTRATION: No food and drink are allowed in the classroom. No headphones allowed. All cell phones and text devices must be turned-off in class. No hats or headgear will be worn in the classroom.

TENTATIVE SCHEDULE: Set out below is a tentative schedule that is subject to change:

<u>DATES</u>	<u>SUBJECT</u>
Sep 11th	Administrative Issues, Introduction to Banking, Chapter 1, Chapter 2 & Chapter 3
Sep 18th	Turn in Topics by e-mail , Chapter 4, Chapter 5, and Case 1 and 2
Sep 25th	Exam #1 (1-5, notes & lecture) & Chapter 6, Chapter 7, and Case 3
Oct 2 nd	Chapter 10, Chapter 11, and Case 4
Oct 9th	Chapter 12 and Chapter 13, Chapter 15
Oct 16th	Written Reports Due, Oral Presentations
Oct 23rd	Exam 2 (Chapters 6-7, 10-13 & 15, notes & lectures)
Oct 30th	Chapter 16 & Case 5
Nov 6th	Chapter 17 and Chapter 18, Case 6 & Case 7

Nov 13th Chapter 19, Chapter 20 and **Case 9 & Case 10**

Nov 20th **Exam 3 (Chapters 16-19, notes & lectures)**

Directors Duties & Conduct of the Board Meeting—**Turn-in PowerPoint and Case Write-up**

Nov 27th **Lansing Case (Presented by all groups) to Guest Banker**

Dec 4th **FINAL EXAMINATION-Comprehensive**