Standard Course Outline
FIN 460
Management in Financial Institutions

1. General Information:
Units: 3 credits
Prerequisites: FIN 300.
SCO prepared by: Dr. Darshan Sachdeva
Date Prepared: March 2016

2. Catalog Description:
Students will be introduced to management of banks and other depository financial institutions. Banking trends and introductory topics, Asset and Liability Management, Capital adequacy and Management of investment portfolios will be the main focus of the course. Letter grade only (A-F).

3. Curriculum Justification:
The course is aligned with the CBA learning goals of critical thinking, business functions, quantitative and technical skills and ethics.

4. Course Objectives:
- Critical Thinking Learning Goal: Students will demonstrate their understanding of basics of interest rates, risk and return theory. They will further be able to show critically that there knowledge of these variables can have a great impact on the management of an investment portfolio of a bank or a financial institution in particular and on the very managing of the bank or a financial institution in general.

- Business Function Learning Goal: Students will be able to demonstrate that they understand concepts such as GNP, Money Supply and Velocity of Money and their intersection with each other. In doing so, they will be able to further demonstrate their understanding of how such variables will have an impact on the management of a bank or a financial institution.

- Quantitative and Technical Skills Learning Goal: Students will be able demonstrate their understanding of financial statements of a bank, and they will further be able to carry out financial analysis using different financial ratios. They will further demonstrate their understanding of interest rates, risk and liquidity and their impact on the management and smooth functioning of a bank or a financial institution.

- Ethical Learning Goal: Students will be able to distinguish between ethical and unethical actions of a bank or a financial institution. They will further show their understanding that unethical behavior leads to a loss of value of a bank or any financial institution.

5. Outline of Subject Matter:
Topics to be covered in this class typically include:
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<th>Topics</th>
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<tr>
<td>1 Introduction to banking and financial services.</td>
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<td>2 Financial statements and their analysis for ascertaining performance</td>
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<td>of the bank.</td>
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<td>3 Tools of managing and hedging against risk.</td>
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<td>4 Managing investment portfolio and liquidity position of a bank.</td>
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<td>5 Managing sources of funds for a bank (and other financial</td>
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<td>institutions).</td>
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<td>6 Providing loans to business, and households (consumers).</td>
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<td>7 Managing the future of a bank in a global market place.</td>
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6. **Methods of Instruction:**
   Method of instruction generally comprises of a combination of lecture, class discussion of current business articles, discussion of readings, and active student participation.

Recommended Textbooks:
Rose, Peter S., and Hudgins, Sylvia C. *Bank Management & Financial Services, 8th ed.*

7. **Instructional Policies:**

Instructors may specify their own policies with regard to grading, class-room behavior, make-up exam, withdrawal, academic integrity, absences, etc., as long as these policies are consistent with the University policies.

The students are expected to comply with the universally accepted norms of considerate and courteous behavior, and with all University rules and policies found in the current University Catalog. It will be assumed that the students will adhere to the tenets of academic integrity as articulated in [Dean’s Letter on Academic Integrity](#) throughout this course.

**Students with Disabilities:** Students with disabilities are responsible for notifying their instructor as early as possible of their needs for an accommodation of a verified disability. A student with a disability is urged to consult with Disabled Student Services as soon as possible in order to identify possible accommodations to enhance academic success.