

COURSE SYLLABUS

Course Number: FIN 130-X Title: BANKING & OTHER FINANCIAL INSTITUTIONS

Department: FINANCE & ACCOUNTING DEPARTMENT

School: JOHN GOKONGWEI SCHOOL OF MANAGEMENT

A. Course Description

A study of the banking and financial services sector, focusing on their role in the functioning and well-being of the economy.

Pre-requisite: **Fin 101, 102, 103 or Fin 105**

B. Course Objectives

To provide students a formal training on the concepts and fundamentals of banking/other financial services, especially those who are considering a career in this field.

C. Course Outline

Part 1 Overview of the Banking System

- a. Nuggets of Banking History/The Financial System
- b. Banks and their Services/Banking Trends
- c. Organization and Structure of Banks
- d. Government Policy and Regulation
- f. Financial Statements/ Performance Measurement of Banks

Part 2 Funds-using Services

- a. The Lending Function
 - Business Loans
 - Consumer Loans
- b. The Investment Function

Part 3 Bank Sources of Funds

- a. Deposit Liabilities
- b. Non-deposit Liabilities

Part 4 Fee-generating Services

- a. International Banking
- b. Trust Banking
- c. Investment Banking
- d. Bancassurance

D. Required Readings

Bank Management & Financial Services, Peter S. Rose & Sylvia C. Hudgins, 6th ed., c2005
Financial Institutions, Feliciano R. Fajardo, Manuel M. Manansala, Emilio C. Altarez, 3rd ed., c1994 or later eds.

E. Suggested Readings

Business Section of Philippine dailies
Business Newspapers

F. Course Requirements

3 Long Exams
Class Participation
Homework, Seatwork & Quizzes
Recitation
Group Project (s)

1. The long exams will be administered during class hours and will be 75-80% theoretical and 20-25% quantitative. To score high in the tests, students should regularly read the chapters covered, pay attention to the discussions and take notes.
2. In order to relate the course to what is actually happening in the banking and financial services sector, one or two students will report on a major banking news/development (local or foreign) every meeting, preferably on an application/illustration of concepts discussed in class. This shall form part of recitation. News reporters will only have one chance to report.
3. All homework and seatwork will be graded and therefore impact substantially on the class participation grade. Some homework will be done individually and others, by group.
4. There will be two major group projects: a profile of a banking / financial services institution which will be presented to the class & a competition on current events.

The contents of the profile will be based on the topics to be discussed in this course. It should contain for example the institution's history, organizational structure, financial performance, products and services, pricing practices and the like. The written report should be submitted to the teacher on the meeting prior to the schedule of oral presentation.

The second group activity would be a quiz show on current events, based on the banking news reports and the profiles presented. This would also serve as a review for the last long exam which will cover both banking news and profiles presented.

G. Grading System

1. Following are the weights in the final grade of the course requirements:

3 long Exams		45%
Class Participation		
Homework, Seatwork & Quizzes	15%	
Recitation	10	25
Group Project (s)		
Profile	20	
Quiz Show	10	<u>30</u>
		100%

2. The criteria for grading the group profiles follow:

Written Report		
Completeness	20%	
Analysis	30	
Organization & Grammar	15	
Neatness	<u>5</u>	70%

Oral Presentation		
Preparedness/Organization	10%	
Clarity of Delivery	10	
Creativity	<u>10</u>	<u>30%</u>
		100%

Peer ratings may be required.

3. Each group's score in the quiz show will be the grade for this project. However, bonuses will be given to the top two scorers.
4. Bonus points will likewise be given for excelling in other course activities.

5. The letter grade equivalents of numerical scores are as follows:

92 – 100	A
87 < 92	B+
82 < 87	B
76 < 82	C+
68 < 76	C
60 < 68	D
Below 60	F
Overcut	W

H. Classroom Policies

1. Formal lectures, seatwork, individual reports and group dynamics/presentations will be the mode of instruction.
2. Powerpoint presentations will be uploaded to the class e-group at the latest the afternoon prior to every meeting. Students should print a hard copy of the file for more effective note-taking. Small fonts, dirty screens or blurred images should therefore not be an excuse for non-understanding of concepts or non-class participation.
3. To monitor attendance, an attendance sheet shall be passed around every meeting. It is the responsibility of all students to sign the attendance sheet. Failure to do so will be considered a cut. Departure before classes end will also be considered a cut. A maximum of six cuts is allowed for the semester.
4. All students shall adhere to the dress code of JGSOM. A student violating the dress code will be meted out the penalties as specified.
5. Eating, texting, listening to audio equipment, use of laptops/notebooks (except during presentations), irrelevant chatting and studying for other subjects are absolutely prohibited during classes.
6. Class beadies will be elected who will serve as the liaison between the teacher and the students. They will administer the e-group of the class, prepare the seat plan and set-up the audio visual equipment every meeting
7. News reporters for the day shall erase the blackboard when necessary.

I. Consultation Hours

Consultation with the teacher will be done by appointment thru:
Email address: nanette_caparros@yahoo.com
JGSOM tel: 4266076