



TEXAS A&M UNIVERSITY
SAN ANTONIO

FINC 3333.601, Commercial Bank Management, Fall 2024, CRN: 11889

Department of Accounting & Finance, College of Business

Course Syllabus

Class Meeting Time and Place: Online
Class Duration: 08/26/2024 - 12/13/2024
Instructor: Dr. Shahil Sharma
Office: BLH 241M
Tel: (210) 784-2379
E-Mail: shahil.sharma@tamusa.edu
Student emails will receive a reply within two business days.

Course Website: <https://tamusa.blackboard.com/>

Office Hours (In-person or Virtual): <https://tamusa.zoom.us/j/7788798907> - Zoom

M	2:00-5:00 pm (online)
R	12:00-3:00 pm (online)
F	1:00-3:00 pm (online)

***And by appointment or talk to me before or after class

*** *Using regular TAMUSA Email instead of Blackboard message will lead to prompt response.*

Catalog Course Description: Problems confronting commercial banks: development and application of credit standards, decisions on loan applications, liquidity management and profit sensitivity to varying interest rates.

Course Objectives: The objective of this course is to provide the student with a deeper understanding of the banking and broader financial services industry. Such an understanding will focus on the primary policies and tools used to manage in the modern-day banking industry. These will include developing a familiarity with various regulations of government policies that apply to banking. Secondly, the course will focus on providing an understanding of banking risk and how to manage these risks. Finally, the course will help to develop a student's knowledge of lending policies and procedures.

Prerequisites: FINC 3310. Students who do not meet the pre-requisites must contact the instructor immediately.

Student Learning Outcomes: After successful completion of this course, students will be able to:

1. Demonstrate an understanding of the various risk management techniques and tools banks and financial services firms use.
2. Develop a knowledge of the primary government policies and regulations affecting the banking and financial services industries.
3. Show an understanding of the basic financial statements for financial services firms.

4. Develop and demonstrate for managing investment portfolios, liquidity, and cash flow for financial firms.
5. Demonstrate the basic principles used for lending to businesses and consumers.

The learner outcomes will be assessed by responses to various quiz/exam questions and evaluating the assignments/case studies.

AACSB Assessment: The College of Business is in the process of applying for AACSB accreditation. As part of that process, students will be assessed on program level outcomes based on course outcomes from various courses. The materials from this course may be used for assessing such program level outcomes, and hence students must follow the necessary rigor to ensure mastery and retention of the above course outcomes.

Required Materials:

- **Textbook:** *Bank Management and Financial Services*, Peter S. Rose & Sylvia C. Hudgins (9th Edition). ISBN-13: 9780078034671 / ISBN-10: 0078034671. Please make sure you all have access to a hardcopy or e-book. For FINC 3333 (Commercial Bank Management) we are using the McGraw Hill book.
- **For FINC 3333 (Commercial Bank Management)**, no supplemental platform is necessary. Students must complete and submit two take-home assignments through Blackboard. **All numerical problems should be solved using Excel.** Students are allowed to use homework excel workbook for their exams.
- **Blackboard:** Connect to <http://tamusa.blackboard.com>. You will have lecture notes, solutions to problems, multimedia materials and other supplementary materials in Blackboard. All class communications will be through Blackboard and students should monitor this several times a day.
- **Calculator:** A Financial calculator (preferably TI BAI Plus).
- **Time:** You are expected to spend 4-8 hours per week on the course. Based on the background, some students may require more time. Time spent may be longer when assignment/exams are due.

Other Recommended / Reading Materials: Additional reading materials are available on the course website as recommended by the instructor. I will frequently update you on reading via Blackboard Announcements. I highly encourage you to follow current business news via Wall Street Journal, CNBC, NY Times, Financial Times, and Business Insider etc.

Course Requirements every student must fulfill to succeed in course:

1. Students should check the Course Calendar, Announcements, and Messages (e-mail) systems in Blackboard on a regular basis.
2. Students should keep current with all course assignments, quizzes, and examinations.
3. If the course uses remote proctoring for exams, students must schedule their exam early in the semester.
4. Students should ask questions and communicate with the instructor either in class, online, off-line or during office hours.
5. For all classwork, exams, quizzes etc., if a student is completing it off-campus, then they are responsible for availability of internet connectivity. Extensions will not be granted for lack of availability of internet connections.

6. Students should remember that hybrid courses assume greater responsibility and independent learning skills by the student for their own learning outcomes.

Grading Policy: The final course grade will be based on your performance on the exams and research paper using the following weights:

<u>Grades will be based on performance as follows:</u>	<u>Points</u>
Final Exam (non-comprehensive)	30%
Midterm Exam	30%
2 Assignments (10% each)	20%
Individual Research Paper (at least 9-10 Pages)	20%
Total	100%

The final letter grades will be assigned as follows: Above 90% ⇒ A; 80 – 89% ⇒ B; 70 – 79% ⇒ C; 60 – 69% ⇒ D; Below 60% ⇒ F.

Examinations/Assessments: Your grade will be determined from your performance on two exams, assignments, and a research paper. Homework/assignments will not be graded but will help provide the basis for your understanding of the concepts and calculations required in this course and are a part of the class participation grade. Exams will be in-class (requires *Scantron*) or online via Blackboard. Examinations will include both conceptual questions and financial calculations based on the concepts that we will cover. **The examinations will be a combination of multiple-choice conceptual questions, true/false questions, and problems.**

Assignments: There will be two assignments – Assignment 01 needs to be submitted before Mid-Term Exam and Assignment 02 needs to be submitted before Final Exam. We will go over these assignments in class. **Make sure to keep a copy of assignments that you submit because I will keep the assignments you submit for my record.** Assignment 01 is **due on Sept. 29** just before Mid-Term Exam and Assignment 02 is **due on Nov. 24** just before Final Exam.

Individual Research Paper: Separate Research Paper **instruction** and **sample** are uploaded in Blackboard for your reference. Research paper should follow the rubric provided in Blackboard. Individual Research Paper is due on **November 7**. **Late submission is allowed up to 1 week with 30% penalty.** No make-up is allowed after a late submission deadline. Late submission deadline is **November 15**. **Research Paper will be checked for plagiarism (using Turnitin.com) and should be submitted through Blackboard.**

Make up and Late Assignment/exam/quiz policy: Generally, make-up or late submissions will NOT be offered or accepted for any missed assignments/exams/quizzes. Late submissions or make-ups may

be accepted/administered only in extra-ordinary circumstances such as an excused official university activity, a severe illness, or a dire emergency. However, you must provide comprehensive documentation either before or within a few days of the missed assignment/quiz/exam.

Class conduct and civility code: Everyone in class is expected to follow all rules in the student handbook, as well as common courtesy during classroom lectures and discussions in class and online, including the following:

1. Attendance may be taken at the beginning or the end of the class.
2. It is the students' responsibility to obtain and be able to use the required materials and software for this class.
3. Students must retain copies of all assignments and graded work for verification purposes and provide it to the instructor, if necessary. Keep your own copies of all computer files and e-mails till the final grade is received.
4. Talking while the instructor is lecturing is extremely disruptive and discourteous to the instructor and other students.
5. Using computers or phones (except for a valid urgent need) during class for a purpose not related to class is disruptive. All cell phones and gadgets should be turned OFF and headphones removed.
6. For any questions about the exams and assignments, a student should contact the instructor well in advance of the day they are due, so the instructor may have enough time to provide feedback.
7. All communications will be via e-mail communications to the Texas A&M University e-mail account, and students are expected to use their school provided email account. The instructor will reply to a student e-mail messages and voice messages within 24 hours during weekdays (Monday-Friday).
8. All assignment submissions must be uploaded to Blackboard by the due date and time. The submission window may close or be marked late, even if late by one second.

Anyone violating these policies may be subject to disciplinary actions.

Class attendance and Participation: A vital part of every student's education is regular attendance of class meetings. Any absences tend to lower the quality of a student's work, and frequent or persistent absences may result in a failing grade. Students are responsible for the materials covered in class. The course covers a lot of material, and most students find at least some parts of it difficult. Class participation is highly encouraged as it makes the class more interesting and enhances the learning experience. Students are strongly encouraged to ask questions, participate in class discussions and problem solving, and visit/contact the instructor during office hours in case of questions or concerns. Good attendance and participation will be rewarded when final grades are assigned.

The course is intensive and challenging, and you are expected to master the materials presented in class. The structure of the class makes your individual study and preparation outside of class extremely important and may vary considerably based on student background. However, a **minimum** of two hours of work outside the class is expected for everyone hour of class period per week. Reading the assigned chapter(s) and having some familiarity with them before class will be very useful for understanding lectures.

Tentative Course Outline:

<i>Week</i>	<i>Topics</i>
Week 1	Chapter 1: Overview of the Banking Sector
Week 2	Chapter 2: Government Policy & Regulation
Week 3	Chapter 3: Organization and Structure of Banks
Week 4	Chapter 4: Establishing New Banks, Branches, ATMs and ...
Week 5	Chapter 5: Financial Statements of Banks
Week 6	Chapter 6: Measuring and Evaluating the Performance of Banks / Assignment 01 - Due
Week 7	Midterm Exam – Ch. 1, 2, 3, & 4
Week 8	Chapter 7: Risk Management with Asset-Liability Management and Duration Techniques
Week 9	Chapter 7: Risk Management with Asset-Liability Management and Duration Techniques Study examples in Page # 234, 241, 244 – 245
Week 10	Chapter 8: Risk Management with Financial Futures, Options and Swaps
Week 11	Chapter 9: Risk Management with Asset-Backed Securities, Loan Sales and Credit Derivatives
Week 12	Chapter 10: Investment Management
Week 13	Chapter 11: Liquidity and Reserve Management
Week 14	Thanksgiving Holiday / Assignment 02 - Due
Week 15	Chapter 14: Investment Banking, Insurance and Other Sources of Fee Income
Week 16	Final Exam – Ch. 5, 6, 7, 8, 9, 10, 11, 14

COURSE REVISIONS: Any revisions to this tentative syllabus will be announced in-class and posted on Blackboard.

COVID-19 protocol

If you have COVID-19 symptoms, had exposure to COVID-19, and/or are confirmed to have COVID-19, refrain from coming to campus and self-report in the online COVID-19 Reporting Portal found at: https://redcap.link/TAMUS_COVID_PORTAL for further guidance.

Financial Aid and Verification of Attendance

According to the following federal regulation, 34 CFR 668.21: U.S. Department of Education (DoE) Title IV regulation, a student can only receive Title IV funds based on Title IV eligibility criteria which include class attendance. If Title IV funds are disbursed to ineligible students (including students who fail to begin attendance), the institution must return these funds to the U.S. DoE within 30 days of becoming aware that the student will not or has not begun attendance. The faculty will provide the Office of Financial Aid with an electronic notification if a student has not attended the first week of class. Any student receiving federal financial aid who does not attend the first week of class will have

their aid terminated and returned to the DoE. Please note that any student who stops attending at any time during the semester may also need to return a portion of their federal aid.

Counseling Resources

As a college student, there may be times when personal stress interferes with your academic performance and/or negatively impacts your daily functioning. If you or someone you know is experiencing life stressors, emotional difficulties, or mental health concerns at Texas A&M University – San Antonio, please contact the Student Counseling Center (SCC) at <https://www.tamusa.edu/student-resources/support/student-counseling-center/index.html>

Jaguar Writing Center

The Jaguar Writing Center provides writing support to graduate and undergraduate students in all three colleges. Writing tutors work with students to develop reading skills, prepare oral presentations, and plan, draft, and revise their written assignments. Students can schedule appointments with the Writing Center in JagWire under the student services tab. More information about what services we offer, how to make an appointment, and how to access your appointment can be found on our website at <https://www.tamusa.edu/college-of-arts-and-sciences/language-literature-arts/english/writing-center/index.html>.

Academic Learning Center

All currently enrolled students at Texas A&M University-San Antonio can utilize the Academic Learning Center for subject-area tutoring. The Academic Learning Center is an appointment-based center where appointments are made through the Navigate platform. Students access Navigate through Jagwire in the Student Services tab. The Center is active on campus outreaching to students to highlight services offered. You can contact the Academic Learning Center by emailing tutoring@tamusa.edu or calling (210)-784-1332. Appointments can also be made through JagWire under the services tab.

University Email Policy and Course Communications

All correspondence between professors and students must occur via university email accounts. You must have a Jaguar email account ready and working. If it is not working, contact the help desk at 210-784-4357.

Meeting Basic Needs

Any student who has difficulty affording groceries or accessing sufficient food to eat every day, or who lacks a safe and stable place to live and believes this may affect their performance in the course, is urged to contact the Dean of Students (DOS@tamusa.edu) for support. In addition, you may notify the instructor if you are comfortable doing so.

Military Affairs

Veterans and active-duty military personnel are welcomed and encouraged to communicate, in advance, if possible, about special circumstances (e.g., upcoming deployment, drill requirements, disability accommodations). You are also encouraged to visit the Patriots' Casa in-person, Room 202, or to contact the Office of Military Affairs with any questions at military@tamusa.edu or (210)784-1397.

Religious Observances

Texas A&M University-San Antonio recognizes the diversity of faiths represented among the campus community and protects the rights of students, faculty, and staff to observe religious holidays according to their tradition. Under A&M System policy, students are provided an opportunity to make up any examination, study, or work requirements that may be missed due to a religious observance provided they notify their instructors before the end of the second week of classes for regular session classes.

Respect for Diversity

We understand that our students represent diverse backgrounds and perspectives. When we are equity-minded, we are aware of differences and inequalities and are willing to discuss them so we can act to resolve them. The University is committed to building cultural competencies, or the attitudes, skills, and knowledge that enable individuals and organizations to acknowledge cultural differences and incorporate these differences in working with people from diverse cultures. Respecting and accepting people different than you is vital to your success in the classroom, on campus, and as a future professional in the global community. While working together to build this community we ask all members to:

- Share their unique experiences, values, and beliefs.
- Be open to the views of others.
- Honor the uniqueness of their colleagues.
- Value each other's opinions and communicate respectfully.
- Use this opportunity together to discuss ways in which we can create an inclusive environment in this course and across the A&M-San Antonio community.

The Six-Drop Rule

Students are subject to the requirements of Senate Bill (SB) 1231 passed by the Texas Legislature in 2007. SB 1231 limits students to a maximum of six (6) non-punitive course drops (i.e., courses a student chooses to drop) during their undergraduate careers. A non-punitive drop does not affect the student's GPA. However, course drops that exceed the maximum allowed by SB 1231 will be treated as "F" grades and will impact the student's GPA.

Drop Policy

You may drop the course with an automatic grade of W on or before the date listed in the academic calendar at www.tamusa.edu. The last date to drop a course or withdraw from the University is also indicated in the academic calendar on the university website (www.tamusa.edu). If you wish to drop the class, you must submit the necessary paperwork to the proper authority. Students dropping a course are subject to all conditions listed in the university catalog.

Academic Accommodations for Persons with Disabilities

The Americans with Disabilities Act of 1990, as amended, and the Rehabilitation Act of 1973 are federal anti-discrimination statutes that provide comprehensive civil rights protection for individuals with disabilities. Title II of the ADA and Section 504 of the Rehabilitation Act require that students with disabilities be guaranteed equal access to the learning environment through the provision of reasonable and appropriate accommodations for their disability. If you have a disability that may require accommodation, please contact Disability Support Services (DSS) for the coordination of services. This is DSS website: <https://www.tamusa.edu/Disability-Support-Services/index.html> and email is dss@tamusa.edu.

Emergency Preparedness

JagE Alert is Texas A&M University-San Antonio's mass notification system. In the event of an emergency, such as inclement weather, students, staff, and faculty who are registered in JagE Alert, will have the option to receive a text message, email, and/or phone call with instructions and updates. To register or update your information visit: <https://tamusa.bbcportal.com/>.

More information about Emergency Preparedness and the Emergency Response Guide can be found here: <https://www.tamusa.edu/upd/index.html>.

Statement of Harassment and Discrimination

Texas A&M University-San Antonio is committed to the fundamental principles of academic freedom, equality of opportunity, and human dignity. To fulfill its multiple missions as an institution of higher learning, A&M-San Antonio encourages a climate that values and nurtures collegiality, diversity, pluralism, and the uniqueness of the individual within our state, nation, and world. All decisions and actions involving students and employees should be based on applicable law and individual merit. Texas A&M University-San Antonio, in accordance with applicable federal and state law, prohibits discrimination, including harassment, based on race, color, sex, religion, national origin, age, disability, genetic information, veteran status, sexual orientation, gender identity, or gender expression. Individuals who believe they have experienced harassment or discrimination prohibited by this statement are encouraged to contact the appropriate offices within their respective units.

Texas A&M University-San Antonio faculty are committed to helping create a safe learning environment for all students and for the university. If you have experienced any form of sex- or gender-based discrimination or harassment, including sexual assault, sexual harassment, domestic or dating violence, or stalking, know that help and support are available. A&M-San Antonio has staff members trained to support survivors in navigating campus life, accessing health and counseling services, providing academic and housing accommodations, and more. The university strongly encourages all students to report any such incidents to the university. Please be aware that all A&M-San Antonio employees (other than those designated as confidential resources such as counselors and other healthcare providers) are required to report information about such discrimination and harassment to the university. This means that if you tell a faculty member about an incident of sexual harassment or sexual violence, or other related misconduct, the faculty member must share that information with the university's Title IX Coordinator. If you wish to speak to a confidential employee who does not have this reporting responsibility, you can contact the Student Counseling Center at (210) 784-1331, Modular C.

Students' Rights and Responsibilities

The purpose of the following statement is to enumerate the essential provisions of students' freedoms and responsibilities to learn at Texas A&M University-San Antonio. All students are required to follow all policies and regulations as set forth by The Texas A&M University System, including the A&M-San Antonio Student Code of Conduct.

Students' Rights

1. A student shall have the right to participate in a free exchange of ideas, and there shall be no university rule or procedure that in any way abridges the rights of freedom of speech, expression, petition, and peaceful assembly as set forth in the U.S. Constitution.
2. Each student shall have the right to participate in all areas and activities of the university, free from any form of discrimination, including harassment, based on race, color, national or ethnic origin, religion, sex, disability, age, sexual orientation, gender identity, gender expression, genetic information, or veteran status in accordance with applicable federal and state laws.

3. A student has the right to personal privacy except as otherwise provided by law, and this will be observed by students and University authorities alike.
4. Each student subject to disciplinary action arising from violations of university student rules shall be assured a fundamentally fair process.

Students' Responsibilities

5. A student has the responsibility to respect the rights and property of others, including other students, the faculty and staff, and the administration.
6. A student has the responsibility to be fully acquainted with and compliant with the University Student Rules found in the Student Handbook, Student Code of Conduct, on our website, and in the University Catalog.
7. A student has the responsibility to recognize that student actions reflect upon the individuals involved and upon the entire University community.

Violations of Academic Conduct (Section 14.5 Student Handbook)

As a member in an academic community, students at Texas A&M University-San Antonio are expected to exhibit a high level of honesty and integrity in their pursuit of higher education, be mature, be self-directed and be able to manage their own affairs. Students who are unwilling to abide by these basic expectations will find themselves facing academic and/or disciplinary sanctions. Students are expected to share in the responsibility and authority with faculty and staff to challenge and make known acts that violate the Texas A&M University-San Antonio Code of Conduct. For more information, please visit the Office of Student Rights & Responsibilities website <https://www.tamusa.edu/student-rights-and-responsibilities/index.html>.

Students engaging in an act that violates the standards of academic integrity will find themselves facing academic and/or disciplinary sanctions. Academic misconduct is any act, or attempt, which gives an unfair advantage to the student. Additionally, any behavior specifically prohibited by a faculty member in the course syllabus or class discussion may be considered as academic misconduct. Academic misconduct includes, but is not limited to, cheating, plagiarism, multiple submissions, collusion, lying and bribery. For more information, refer to the Student Code of Conduct, Article III: Conduct Rules and Regulations. Texas A&M University-San Antonio faculty has the discretion to impose grade penalties as deemed necessary.

Faculty members are required to report such serious breaches of academic honesty to their chair, their dean and the Office of Student Rights and Responsibilities. In cases of academic misconduct, students may be subject not only to grade sanctions in courses but to disciplinary action. Grade sanctions may be imposed only by faculty members, but suspension or expulsion may be imposed only by the Vice President for Student Affairs. If a student wishes to appeal against the decision of suspension or expulsion due to violations of academic misconduct, they must initiate their appeal as outlined within the Student Code of Conduct. Extenuating circumstances may cause the University to deviate from the defined time frames.

All student term papers, and other written assignments are subject to analysis by anti-plagiarism software. Posting of any class work given to students, or solutions, or discussion, on publicly accessible forums or on social media is not permissible.

Considering the potential consequences of academic misconduct, it is obviously in students' best interests to avoid even the appearance of such behavior. If a student is unclear whether a specific act might constitute academic misconduct, please she/he should contact the instructor for an assessment of the situation.

Key Dates for Current Semester: Please refer to complete TAMUSA academic calendar for important dates and **drop date**, which is available at:

<https://www.tamusa.edu/academics/academic-calendar/index.html>