Nashville State Community College  
Business & Applied Arts Division  
Business  

Master Course Syllabus  

FIN 1215 Commercial Bank Management (Formerly BNK 1215)  
3 Credits  
3 Class Hours  

An introduction to the study and application of principles of bank management. Topics include objectives, planning, structure, control, and the interrelationship of various bank departments, trends that have emerged in philosophy and practice of bank management, and case studies stressing current bank problems. Prerequisite(s). Completion of all competencies in Learning Support reading and writing  

Instructor Information:  
Name:  
Email:  
Office Phone:  
Office Location:  
Office Hours:  

Textbook and Other Materials:  
Textbook: Bank Management & Financial Services, 9th edition, by Rose and Hudgins  

Course Outcomes:  
Upon successful completion of this course, students should be able to:  

- Discuss the roles banks play and their services.  
- Describe the impact of governmental policy and regulation on banking.  
- Provide an overview of the organization and structure of banks.  
- Calculate, measure, and evaluate a bank’s performance.
Course Competencies:
The following are detailed course competencies intended to support the course outcomes:

- Discuss the history of banking and the financial services industry.
- Describe the impact of governmental policy and regulation on banking and the financial services industry.
- Explain the organization and structure of the banking and financial services industry.
- Evaluate a bank’s financial statement and determine its financial condition.
- Explain how banks use duration analysis to offset the effects of rising or falling market interest rates.
- Discuss how banks use financial futures contracts and options to moderate exposure to loss.
- Compare and contrast how bank managers use interest rate swaps and other asset liability management tools to eliminate or reduce a bank’s potential exposure to loss as market conditions change.
- Calculate a bank’s required reserves and discuss the sources of liquid funds banks can draw upon to meet their liquidity needs.
- Identify the different types of deposit accounts offered by banks and discuss which are most profitable for banks to offer their customers.
- Explain how banks evaluate business loans request and the factors that must be considered.

Topics to Be Covered:
An Overview of Banks and the Financial-Services Sector
The Impact of Government Policy and Regulation on Banking
The Organization and Structure of Banking
The Financial Statement of Banks and Competitors
Measuring and Evaluating the Performance of Banks
The Investment Function in Banking
Managing and Pricing Deposit Services
Managing Non-deposit Liabilities and Other Borrowed Funds
Sources of Fee Income
The Management of Capital

Grading Policy
Grading Criteria may vary by instructor. Please refer to the syllabus for your course section for the correct information. This information will be supplied by the instructor at the beginning of the course.
Grading Scale:

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<tr>
<th>Score Range</th>
<th>Grade</th>
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<tr>
<td>90 – 100</td>
<td>A</td>
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<tr>
<td>80 – 89</td>
<td>B</td>
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<td>70 – 79</td>
<td>C</td>
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<td>65 – 69</td>
<td>D</td>
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<tr>
<td>0 – 64</td>
<td>F</td>
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Attendance Policy
A student is expected to attend all scheduled classes and laboratories. Each instructor will formulate an attendance policy and provide it on the course syllabus. Absences are counted from the first scheduled meeting of the class, and it is the responsibility of each student to know the attendance policy of each instructor in whose class he/she is enrolled. If a student is absent from a class, he/she should give an advanced explanation to the instructor. Absences in a course may affect a student’s final grade. The student is responsible for all assigned work in the course regardless of excused or unexcused absences. Tardiness may also affect a student’s final grade.

Failure to attend class will result in a final course grade of “FA” or “FN” (see explanation below) depending on the individual instructor’s course policy.

FA= failure, attendance-related (unofficial withdrawal) Last recorded date of attendance required.
FN= failure, never attended class (unofficial withdrawal)

Student Communication Channels
It is the student’s responsibility to check D2L and MyNSCC email on a regular basis. These are the official communication channels between the college and students. Students are responsible for the information communicated through those channels. D2L contains specific course information and MyNSCC contains information important for other purposes.

ADA Compliance Statement
Nashville State complies with the Americans with Disabilities Act. If you wish to request any special accommodations for any courses in which you are enrolled, contact the Student Disabilities Office at 615.353.3721.

Classroom Misconduct
Nashville State Community College has a zero tolerance policy for disruptive conduct in the classroom. Students whose behavior disrupts the classroom will be subject to disciplinary sanctions. Please consult your Student Handbook for more specific details.

The instructor has primary responsibility for control over classroom behavior and maintenance of academic integrity. He/she can order temporary removal or exclusion from the classroom of any student engaged in disruptive conduct or in conduct which violates the general rules and regulations of the College.
Disruptive behavior in the classroom may be defined as, but is not limited to, behavior that obstructs or disrupts the learning environment (e.g., offensive language, harassment of students and professors, repeated outbursts from a student which disrupt the flow of instruction or prevent concentration on the subject taught, failure to cooperate in maintaining classroom decorum, etc.), the continued use of any electronic or other noise or light emitting device which disturbs others (e.g., disturbing noises from beepers, cell phones, palm pilots, lap-top computers, games, etc.).

Please be aware that children are not allowed in class or unattended on campus.

**Academic Dishonesty (Honor Code)**

Any form of academic dishonesty, cheating, plagiarizing, or other academic misconduct is prohibited. “Plagiarism may result from: (1) failing to cite quotations and borrowed ideas, (2) failing to enclose borrowed language in quotation marks, and (3) failing to put summaries and paraphrases in your own words (A Writer’s Reference 331). Academic dishonesty may be defined as, but is not limited to, intentionally trying to deceive by claiming credit for the work of another person, using information from a web page or source without citing the reference, fraudulently using someone else’s work on an exam, paper, or assignment, recycling your own work from another course, purchasing papers or materials from another source and presenting them as your own, attempting to obtain exams/materials/assignments in advance of the date of administration by the instructor, impersonating someone else in a testing situation, providing confidential test information to someone else, submitting the same assignment in two different classes without requesting both instructor’s permission, allowing someone else to copy or use your work, using someone else’s work to complete your own, altering documents, transcripts or grades, and forging a faculty/staff member’s signature.

In addition to other possible disciplinary sanctions that may be imposed through regular college procedures as a result of academic dishonesty the instructor has the authority to assign an “F” or a “Zero” for the exercise, paper, or examination or to assign an “F” for the course. Students may appeal through the appropriate college grade appeal procedures.

**Inclement Weather Policy**

In the event of an inclement weather event, check the Nashville State web site home page at www.nscce.edu for announcements on campus closures. Campus closures will also be announced on local television stations (channels 2, 4, 5, and 17).

When classes are cancelled, an online assignment will be posted in NS Online. Check your NS Online email for a message from your instructor regarding your online assignment requirements. Even though classes may be cancelled, some areas, i.e. Testing Center, may be open. However, you should check before commuting to campus.
The Vice President for Academic Affairs and the Director of Security are responsible for cancellation decisions during an inclement weather event for the Nashville State main campus and the Southeast campus. Cookeville, Waverly, and Dickson Campus Directors will make class cancellation decisions based on conditions in their respective areas. Decisions about class cancellations are based on actual conditions, not forecasts. The perspective used for making decisions is that of the college as an employer, not as a K-12 institution. Students should use their own best judgment in determining whether to report to campus during inclement weather when classes are not cancelled.