

**STATE UNIVERSITY OF NEW YORK
COLLEGE OF TECHNOLOGY
CANTON, NEW YORK**

COURSE OUTLINE

BSAD 120 – PRINCIPLES OF BANKING

Prepared By: Marcellina Hamilton

Updated By: Donna L. Whitelaw

**SCHOOL OF BUSINESS AND LIBERAL ARTS
BUSINESS DEPARTMENT
MAY 2015**

BSAD 120 – PRINCIPLES OF BANKING

- A. **TITLE:** PRINCIPLES OF BANKING
- B. **COURSE NUMBER:** BSAD 120
- C. **CREDIT HOURS:** 3 credit hours
- D. **WRITING INTENSIVE COURSE (OPTIONAL):** N/A
- E. **COURSE LENGTH:** 15 weeks
- F. **SEMESTER(S) OFFERED:** Fall
- G. **HOURS OF LECTURE, LABORATORY, RECITATION, TUTORIAL, ACTIVITY:** 3 hours lecture/week.
- H. **CATALOGUE DESCRIPTION:** This course is an in depth introduction to the diversified services offered by the banking industry today, especially banking role in money creation and in the distribution of funds. Attention is paid to banking history, currency, deposits, negotiable instruments, loans, mortgages, security, and fraud.
- I. **PRE-REQUISITES/CO-COURSES:** None
- J. **GOALS (LEARNING OUTCOMES):**
Upon completion of the course, students will be able to:

| <u>Course Objectives</u> | <u>Institutional SLO</u> |
|---|---|
| 1. Explain the significance of the banking industry. Describe the development of the U.S. banking system. 2. | 1. Communication Skills 2. Critical Thinking |
| 2. List and define security measures employed in the banking system today. | 1. Communication Skills 2. Critical Thinking 3. Professional Competence |
| 3. Compose and present the various functions of bank operations including deposits, loans, mortgages, negotiable instruments, and commercial lending. | 1. Critical Thinking 2. Professional Competence |
| 4. Discuss careers in banking and bank personnel, including their | 1. Critical Thinking 2. Professional Competence |

| | |
|---|---|
| responsibilities and potential for career advancement. | 3. Inter-Intrapersonal skills |
| 5. Relate current technological advances with banking services and functions. | 1. Communication 2. Critical Thinking 3. Inter/Intrapersonal Skills |

K. TEXTS: Banking Systems, 2nd edition, Publisher: South-western Cengage Learning, ISBN: 13: 978-0-538-44928-1

L. REFERENCES:

Center for Financial Training Banking Systems 2nd edition.
Thompson: South-Western 2010.
ISBN: 0-538-449-284

Saunders, Anthony, and Cornett, Marcia Millon, Financial Markets and Institutions: A Modern Perspective, Second Edition, Boston, McGraw-Hill Irwin, 2004.

US Bureau of Engraving and Printing

URL: <http://www.bep.treas.gov>

Federal Reserve

URL: <http://www.federalreserve.gov>

St. Louis Federal Reserve Bank

URL: <http://www.fanniemaefoundation.org>

Federal National Mortgage Association

URL: <http://www.stls.frb.org>

Small Business Administration Web Site

URL: <http://www.sba.gov>

World Bank

URL: <http://www.worldbank.org>

M. EQUIPMENT: Blackboard online

N. GRADING METHOD: Standard A-F scale

O. MEASUREMENT CRITERIA/METHODS: Homework assignments, Quizzes, Exams, Projects, Discussion board forums, and Class participation.

P. DETAILED TOPICAL OUTLINE:

1. Introduction: Banking in Today's Economy
 - a. Role of banks in the economy
 - b. How the banking system works
 - c. Other financial institutions
2. Evolution of American Banking
 - a. Creation of a national currency
 - b. Early banking vs current trends

3. The Federal Reserve System
 - a. Structure of the Federal Reserve System
 - b. Monetary and Fiscal Policy
 - c. Consumer Protection
 - d. International Banking and the Federal Reserve
4. Documents and Language of Banking
 - a. Consumer Loan Theory
 - b. Changing forms of Payment
5. Deposit Functions and Bank Relationships with Depositors
 - a. Ethics in Banking
 - b. Develop and Maintain the Customer
 - c. Customer Service
6. Negotiable Instruments
 - a. Types of Negotiable Instruments
7. Credit Cards, Debit Cards, and their Pros and Cons
 - a. Granting and Analyzing Credit
 - b. The cost of Credit
8. Bank Loans, Investments, and Mortgages
 - a. Mortgage Lending and Mortgage Loan Processing
 - b. Government-Backed Loans
 - c. The current Mortgage Crisis
9. Commercial Lending and Other Specialized Bank Services
 - a. Commercial Loans
 - b. Commercial Credit Analysis
 - c. Small Business Loan Programs
10. Security, Fraud, and Ethics
 - a. Robbery Prevention and Response
 - b. Fraud and Scams
 - c. Identity Theft
11. Bank Marketing and Public Relations
 - a. Public Relations
 - b. Marketing and Advertising