



## Syllabus

### Bank Management (FIN-4311)

Semester: Fall 2024

Section: 001

**Class Days & Times: Monday and Wednesday – 1330 Hrs.- 1450 hrs.**

**Classroom: College of Business Admin - 321**

**Meeting Dates: - 08/26/2024 – 12/05/2024**

**No Class - a) Labor Day: September 2nd.**

**Classes End- 12/05/2024**

#### **Instructor**

**Dr. Prithu Vatsa**

e-mail: [pvatsa@utep.edu](mailto:pvatsa@utep.edu)

Phone: (915)-747-8636

#### **Regular Office Hours**

Monday - Wed 12:00 – 1:00 pm \*

\* You may also contact me via email outside of scheduled office hours to schedule additional in-person office hours; I will try to meet in person at a mutually agreed time and venue.

**Office Building:** Business Administration Building

**Room:** 219

#### **Text**

- Principles of Bank Management: by Flood and Rai. This book will be distributed free in class.
- ProBanker Simulation by Flannery and Flood. This simulation game will be activated during class – Instructions to register will be provided in the classroom.

Although lecture slides will cover the material required for this course, I have also annotated the class schedule with relevant book chapters/sections. I may assign exercises from the book as homework and self-reviews; refer to the course schedule for more details.

## **Learning Objectives**

The theory and practice of bank asset and liability management in the context of a liquidity-profitability conflict

**University Learning Outcomes:** Teamwork Skills, Critical Thinking Skills, Communication Skills

## **Course Material**

The course material will be presented using PowerPoint slides uploaded on Blackboard before every class. You may print out the class material beforehand and bring it to the class. However, these will be incomplete versions of the lectures. Therefore, you must take good notes during the class to understand the material.

This is an **in-person** class involving **in-person** quizzes and exams. You are strictly prohibited from sharing any potential recording of any portion of the class with any other person or entity not officially registered in the course. A similar strict prohibition applies to posting class-related screenshots, photographs, or recordings on any social media platform, in any other medium, or on the internet. All lecture notes and slides shared with you are the property of UTEP.

## **Technology Requirements**

Some course content is delivered via the Internet through the Blackboard learning management system. Ensure your UTEP e-mail account is working and you have access to the Web and a stable web browser. Google Chrome and Mozilla Firefox are the best browsers for Blackboard; other browsers may cause complications. When having technical difficulties, update your browser, clear your cache, or try switching to another browser.

You will need to have access to a computer/laptop. You will need to download or update the following software: Microsoft Office, Adobe Acrobat Reader, Windows Media Player, QuickTime, and Java. Check that your computer hardware and software are up-to-date and able to access all parts of the course. This includes access to ProBanker/

If you do not have word-processing software, you can download Word and other Microsoft Office programs (including Excel, PowerPoint, Outlook and more) for free via UTEP's Microsoft Office Portal. Click the following link for more information about Microsoft Office 365 and follow the instructions.

**IMPORTANT:** If you encounter technical difficulties beyond your scope of troubleshooting, please get in touch with the UTEP Help Desk. They are trained specifically to assist students with

their technological needs. Please do not contact me for this type of assistance. The Help Desk is much better equipped than I am to assist you!

## **PROBANKER**

ProBanker is a competitive simulation game designed to enhance a student's understanding of the financial aspects of managing a financial institution. ProBanker's major decision areas include asset and liability pricing, bond portfolio management, liability management, capital structure, and credit quality. It is firmly grounded in sound financial and microeconomic principles, and the simulated environment, although complex and realistic, is sufficiently stylized to be readily understood. Students are forced to use balance sheet and income information about their own and their competitors' firms to infer the magnitude of their prior decisions and competitive responses, provide regular quarterly inputs as a team, and learn by experience the nuances in term structure forecasting, interest rate risk measurement and control, liquidity management and balance sheet management.

### **E-Mail Policy of the Finance Department**

The finance department's policy is that all e-mails sent to professors or teaching assistants be professional and formatted. A formal greeting and salutation are required. Proper grammar, spelling, and format are required. You must clearly state the problem or question that will be addressed. You must identify the class, section, time, and location where the class meets. We reserve the right not to reply to any e-mail that does not meet these requirements and is not professional.

### **Grading**

The grading will be on homework assignments, in-class midterm exam, class attendance and participation, ProBanker assignments and Performance and a final exam. The specific grading percentages for the course are:

<b>Midterm</b>	<b>30%</b>
<b>Final</b>	<b>30%</b>
<b>ProBanker Assignments</b>	<b>10%</b>
<b>ProBanker Game Performance (Peer Feedback)</b>	<b>10%</b>
<b>ProBanker Presentation</b>	<b>10%</b>
<b>Participation</b>	<b>10%</b>
<b>Total</b>	<b>100%</b>

The weighted average score will determine the letter grade you will receive in this course. The following grade rubric will be used to award the final letter grades.

## Grade Scale

A	B	C	D	F
90-100	80-89.99	70-79.99	60-69.99	0-59

## Final Grade Review and Student Complaint Procedures

Follow the student complaint procedures at this [link](#) for final grade review and other academic/non-academic complaints.

## Exams

The exams will be based on the conceptual and technical material contained in the class notes, homework assignments, and any other materials, tutorials, techniques, or concepts discussed in class, posted on Blackboard, or readings assigned from the chapters. **All exams will be closed book and closed notes. Students are allowed one page formula sheet front and back handwritten.**

The date for the midterm exam is:

**Midterm exam (Exam 1): 10/23/24 During Class Hours – In person**

**Final exam (Exam 2): 12/11/2024 4:00 pm – 6:45 pm – In person**

## Office Hours

Office hours clarify specific items related to class lectures, discuss past homework problems or exams, or other course-related issues. Using office hours as make-up classes is strictly forbidden. The regular office hours are listed at the beginning of this syllabus and end on the last day of class. However, from time to time, I may add “special” office hours as needed, based on my professional judgment.

**There will be no office hours on the day of a midterm or final exam.**

## Calculators, Computers, Cellphones, and Other Electronic Devices

No calculator is required as we will use MS EXCEL for the purposes of this course

Notwithstanding the usefulness of any calculating tool to speed up many calculations, be aware that it is no substitute for understanding how to solve a problem. Indeed, many financial problems cannot be solved, with or without a calculator/excel spreadsheet, if you do not truly understand the financial concepts underlying those problems.

**Ensure your cell phone and all other electronic communication devices are always silenced or turned off during class. Cell phones must be turned off, not just silenced, during exams, and cell phones are not allowed during the lectures. Please keep them in your bags.**

**Additionally, students are bound by the following policies during class: no telephone calls, text messages, e-mails, or web surfing for non-class-related reasons.**

## **ACCOMMODATIONS POLICY**

The University is committed to providing reasonable accommodations and auxiliary services to students, staff, faculty, job applicants, applicants for admissions, and other beneficiaries of University programs, services and activities with documented disabilities in order to provide them with equal opportunities to participate in programs, services, and activities in compliance with sections 503 and 504 of the Rehabilitation Act of 1973, as amended, and the Americans with Disabilities Act (ADA) of 1990 and the Americans with Disabilities Act Amendments Act 3 (ADAAA) of 2008. Reasonable accommodation will be made unless it is determined that doing so would cause undue hardship on the University. Students requesting accommodation based on a disability must register with the UTEP Center for Accommodations and Support Services (CASS). Contact the Center for Accommodations and Support Services at 915-747-5148, email them at [cass@utep.edu](mailto:cass@utep.edu), or apply for accommodation online via the CASS portal.

### **Policies, Rules, and Regulations**

I may post announcements in Blackboard containing specific policies, rules, and regulations throughout the course. Those policies, rules, and regulations are an integral part of this syllabus. For example, I may post an announcement with the rules that apply when there is more demand than supply of my time during office hours, e.g., just before midterm exams.

### **Course Website**

You can access this class's Blackboard course website. Most of my out-of-class communication with you will be through announcements on this website or via email. I will not send general notifications to email addresses other than those linked to the course website. On the course website, I will post new materials, class notes, any change of schedule, exam scores, etc., as needed. You are responsible for keeping up with all the information on the website on time, so you must check the site regularly. Also, I will send you many emails throughout the course, so you must closely monitor your email account linked to the course website. I suggest you do so at least daily.

### **Academic Integrity**

The University of Texas at El Paso prides itself on its standards of academic excellence. In all matters of intellectual pursuit, UTEP faculty and students must strive to achieve excellence based on the quality of work produced by the individual. In the classroom and all other academic activities, students are expected to uphold the highest standards of academic integrity. Any form of scholastic dishonesty is an affront to the pursuit of knowledge and jeopardizes the quality of the

degree awarded to all graduates of UTEP. It is imperative, therefore, that the members of this academic community understand the regulations pertaining to academic integrity and that all faculty members insist on adherence to these standards.

Any student who commits an act of scholastic dishonesty is subject to discipline. Scholastic dishonesty includes but is not limited to, cheating, plagiarism, collusion, the submission for credit of any work or materials that are attributable in whole or in part to another person, taking an examination for another person, any act designed to give an unfair advantage to a student or the attempt to commit such acts. Proven violations of the detailed regulations, as printed in the Handbook of Operating Procedures (HOP), and available in the Office of the Dean of Students and the homepage of The Dean of Students (DOS) at [www.utep.edu](http://www.utep.edu), may result in sanctions ranging from disciplinary probation to a failing grade on the work in question, to a failing grade in the course, to suspension or dismissal, among others.

### **Courses Add/Drop Policy**

Please refer to the following [link](#) in the student academic catalog for details of the course add-and-drop policy.

### **Course Resources: Where you can go for assistance**

UTEP provides a variety of student services and support:

#### Technology Resources

- [Help Desk](#): Students experiencing technological challenges (email, Blackboard, software, etc.) can submit a ticket to the UTEP Helpdesk for assistance. Contact the Helpdesk via phone, email, chat, website, or in person if on campus.

#### Academic Resources

- [UTEP Library](#): Access a wide range of resources including online, full-text access to thousands of journals and eBooks plus reference service and librarian assistance for enrolled students.
- [University Writing Center \(UWC\)](#): Submit papers here for assistance with writing style and formatting, ask a tutor for help and explore other writing resources.
- [Math Tutoring Center \(MaRCS\)](#): Ask a tutor for help and explore other available math resources.
- [History Tutoring Center \(HTC\)](#): Receive assistance with writing history papers, get help from a tutor and explore other history resources.
- [RefWorks](#): A bibliographic citation tool; check out the RefWorks tutorial and Fact Sheet and Quick-Start Guide.

## Individual Resources

- [Military Student Success Center](#): Assists personnel in any branch of service to reach their educational goals.
- [Center for Accommodations and Support Services](#): Assists students with ADA-related accommodations for coursework, housing, and internships.
- [Counseling and Psychological Services](#): Provides a variety of counseling services including individual, couples, and group sessions as well as career and disability assessments.

## Tentative Class Schedule\*

Finally, based on my professional judgment, I reserve the right to correct any clerical mistakes, clarify, change dates, and make other changes to this syllabus. If necessary, I will update it on the course website.

\*Schedule may be subject to changes

Class #	Week	Date	Day	Topic	Chapters
1		26-Aug	Mon	<b>Syllabus - Introduction</b>	
2	1	28-Aug	Wed	Introduction - Financial Intermediation - ProBanker	1,2
3		2-Sep	Mon	<b>NO-CLASS LABOR DAY</b>	
4	2	4-Sep	Wed	<b>Assets of Commercial Banks</b> ProBanker assignment #1 (In-Class)	3
5		9-Sep	Mon	<b>Liabilities of Commercial Banks and OBS</b> ProBanker assignment #2 (In-Class) ProBanker assignment #3 (In-Class) ProBanker assignment #4 (In-Class)	4,5
6	3	11-Sep	Wed		
7		16-Sep	Mon		
8	4	18-Sep	Wed		
9		23-Sep	Mon	<b>Measures of Performance</b> ProBanker assignment #5 (In-Class) ProBanker assignment #6 (HW) - Due Oct 2nd at 11 PM	6
10	5	25-Sep	Wed		
11		30-Sep	Mon		
12	6	2-Oct	Wed	<b>Interest Rate Risk</b> ProBanker assignment #7 (In-Class) ProBanker assignment #9 (HW - 10/16-11 PM) ProBanker Assignment #8 (HW 10/18-11 PM)	9
13		7-Oct	Mon		
14	7	9-Oct	Wed		
15		14-Oct	Mon		
16	8	16-Oct	Wed		
17		21-Oct	Mon	Mid Term Review	
18	9	23-Oct	Wed	<b>MIDTERM EXAM</b>	
19		28-Oct	Mon	<b>Banking System</b> <b>Competitive Banking Game</b>	11
20	10	30-Oct	Wed		
21		4-Nov	Mon	<b>Regulation</b> <b>Competitive Banking Game</b> <b>Competitive Banking Game</b>	12
22	11	6-Nov	Wed		
23		11-Nov	Mon	<b>Credit Analysis</b> <b>Competitive Banking Game</b>	8
24	12	45609	Wed		
25		45614	Mon	<b>Credit Risk</b> <b>Competitive Banking Game</b>	8
26	13	20-Nov	Wed		
27		25-Nov	Mon	<b>Monetary Policy</b> <b>Competitive Banking Game</b>	11
28	14	27-Nov	Wed		
29		2-Dec	Mon	<b>CLASS PRESENTATIONS</b> <b>PEER EVALUATIONS</b>	
30	15	4-Dec	Wed		