



# LINCOLN UNIVERSITY

## BA 445 – Commercial Banking and Lending

### Spring 2012 Course Syllabus

Credit: 4 units = 45 hours of lecture + 45 hours of research project

Class Hours: Tuesday, 9:00 – 11:45 AM

Instructor: Dorothy Sanford, Ph.D.

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Text: TBA

#### **COURSE DESCRIPTION**

An in-depth study of the commercial lending business. Borrowing requirements and financial structure for debt financing needs of business. Topics include: loan interviewing and credit investigation, financial analysis, loan structuring and negotiation, loan documentation and closing, problem loans and follow-up. A one-unit written research project and its oral presentation is a required part of the course. (4 units)

#### **COURSE OBJECTIVES**

1. To learn and understand the global banking system.
2. To understand the need for a sound financial system.
3. To familiarize students with the reasons why banks exist, the main services they offer, recent trends and relevant knowledge of international banking.
4. To learn the nature and theory of banking, both in the United States and throughout the world.
5. To understand optimization techniques in the banking world.
6. To analyze the world of banking.
7. To examine banking in the present day context.

#### **METHODOLOGY**

The course will be conducted in the form of lectures and discussions on the selected topics. Case studies will be provided when appropriate.

The focus of this course is to show the relevance and application of economics in the banking world and to examine new laws pertaining to this area.

An oral and written report is required on the banking world. The report must not be copied from the internet and this should show knowledge of what the student has learned from the research.

The banking industry has experienced marked changes in recent years as deregulation has allowed banking firms to diversify into the broad financial services area. Commercial banks have become full-service financial firms, offering a range of nontraditional financial services including insurance, securities business, pensions and the like.

This rapidly evolving environment poses both threats and opportunities which will be discussed at length. Capital must be effectively managed and will be the subject of several discussions.

Students will give a presentation. Additional information, length and ability are expected of the graduate students.

### **COMMENTS**

- If you miss a class, you are responsible for the material covered.
- Cellular phones must be turned off or the ringing mode silenced.
- Do not hesitate to ask questions or make comments.

### **METHOD OF EVALUATION**

Attendance	30%
Project & Presentation	30%
Midterm	20%
Final examination	20%

### **GRADES**

90-100	A
80-89	B
60-79	C
50-69	D
Under	F

### **CLASS SCHEDULE**

1. Introduction
2. Money
3. Commercial Banking
4. More Commercial Banking
5. Central Banking
6. Types of Banking
7. International Banking
8. Managing Banking
9. Midterm
10. Banking risk and management
11. Portfolio theory and stocks
12. Bonds and other securities
13. Other financing
14. Review
15. Final

Schedule may be changed to meet the needs of the students.

Revised: 1/17/2012