



Course Name: Principles of Banking

Course Number: BFN* 125

Credits: 3

Catalog description: An overview of the banking industry. Topics include the language and documents of banking, checking process, teller functions, deposit functions and the role of the bank in the community.

Prerequisite, Corequisite, or Parallel: ENG*101 or Permission of Instructor

General Education Competencies Satisfied:

HCC General Education Requirement Designated Competency Attribute Code(s):

None

Additional CSU General Education Requirements for CSU Transfer Degree Programs:

None

Embedded Competency(ies):

None

Discipline-Specific Attribute Code(s):

BUS Business elective

Course objectives:

General Education Goals and Outcomes:

None

Course Specific Objectives:

1. Discuss the basic components of a bank's balance sheet and income statement and explain how banks earn a profit and manage assets and liabilities
2. Describe the various departments of a bank and explain their functions
3. Discuss the roles that banks play in the monetary system
4. Explain the role of banks in the community
5. Describe the check processing and check clearing process
6. Discuss the function of a teller
7. Describe the types of demand deposits, time deposits and other investment products



8. Describe the various types of loans and discuss the credit decision process
9. Discuss the present and anticipated future trends of banking
10. Explain how customer relationships are established and nurtured
11. Describe how banks minimize risk and maximize return and how they are evaluated

Course Content:

OVERVIEW OF BANKING

- A. Just What is a Bank
- B. The Balance Sheet and Income Statement
- C. Banks as Profit Making Institutions
- D. Banks and Service to their Communities
- E. Careers in Banking

THE PROFIT MAKING FUNCTIONS OF BANKING

- A. Gathering Deposits/The Branch System
- B. The Lenders
- C. The Trust Departments
- D. The International Division
- E. Cash Management Services

BRANCH OPERATIONS

- A. The teller Function
- B. Managing the Staff
- C. Security

BANK LENDING

- A. Types of Loans
- B. The Credit Approval Process

THE BIG PICTURE

- A. The Federal Reserve System: Background and Functions
- B. Check Processing and Clearing through the Fed
- C. Money, The Money Supply
- D. Deposit Expansion and Contraction

THE DIRECTION OF BANKING

- A. Trends: Present and Future

Date Course Created:

Date of Last Revision: 04/01/2017