

**NATIONAL UNIVERSITY OF SINGAPORE**  
NUS Business School  
Department of Finance  
**FIN3713 Bank Management**

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## **COURSE DESCRIPTION**

Banking is a key pillar industry of any economy. It plays critical roles in facilitating commerce and providing the liquidity needed for an economy to function and flourish. Because of its pivotal role, the banking industry is highly regulated to minimize the risks that a bank failure can have on its customers, the economy, and society.

Financial intermediaries such as banks provide a wide range of financial products and services and have their unique sets of risks to manage. Continuous innovations by the banks in their products and services have also meant that both bank risk management and regulations evolve over time.

This course explains the uniqueness of banking, the businesses that banks operate, bank financials and its performance, the risks that banks must manage, and the regulations they are subjected to. Various aspects of bank failures and case examples related to them will be studied.

The subject matter of banking is very broad and complex, and understanding the subject and its complex relationships will take time and effort. Students taking this module should be prepared to commit their time and efforts in class assignments, discussion, student projects, and self-study of course materials.

## **TOPICS**

### Banking Business and Performance

- Bank Functions & Models
- Banking Businesses
- Bank Financials and Performance

### Risk Management in Banks

- Credit Risk Management
- Market Risk Management
- Liquidity Risk Management
- Asset and Liability Management
- Operation & Other Risks

### Banking Regulations

- Basel Regulations – Capital
- Capital Management
- Basel Regulations - Liquidity
- MAS Regulations (Singapore)

## PREREQUISITES

- FIN2704/FIN2704X: Finance
- FIN3702: Investment Analysis and Portfolio Management

## ASSESSMENT

The final mark for each student in this course is computed based on the following:

Component	Weightage
Class Participation & Assignments	20%
MCQ Test 1	30%
MCQ Test 2	25%
Group Project & Presentation	25%
<b>Total</b>	<b>100%</b>

Under ***Class Participation/Assignments*** students are rewarded for completing assignments, a learning journal, and participating in class discussions and, if any, guest speaker sessions. Class participation through the sharing of relevant perspectives, information, and experience is highly encouraged.

The ***MCQ Tests*** are open-book and require students to demonstrate that they have acquired sufficient knowledge and understanding about the materials taught in class and be able to apply them to the scenario provided in the Tests.

In ***Group Project Presentation***, students will be split into small groups to carry out research and make presentations about selected topics. The projects provide the opportunities for the students to apply what they have learned in class to their research and analysis of the topics. The project presentations will be rated based on research insights (50%) and clarity of presentation (50%).

## TEXTBOOKS/REFERENCES

- “An Introduction to Banking – Principles, Strategy, and Risk Management” by Moorad Choudry, Wiley 2<sup>nd</sup> Edition. ISBN 978-1119-115892 Paperback. (Required Textbook)
- “Bank Management & Financial Services” by Peter S. Rose, Sylvia C. Hudgins, McGraw-Hill 9<sup>th</sup> Edition. ISBN 978-0071-326421. (As Reference Text)

## ACADEMIC HONESTY & PLAGIARISM

Academic integrity and honesty is essential for the pursuit and acquisition of knowledge. The University and School expect every student to uphold academic integrity & honesty at all times. Academic dishonesty is any misrepresentation with the intent to deceive, or failure to acknowledge the source, or falsification of information, or inaccuracy of statements, or cheating at examinations/tests, or inappropriate use of resources.

Plagiarism is 'the practice of taking someone else's work or ideas and passing them off as one's own' (The New Oxford Dictionary of English). The University and School will not condone plagiarism.

Artificial Intelligence (AI) tools such as ChatGPT do not require specialist knowledge to use. Many of these AI tools are commonly used in social media, for example, to create content and disguise and refine content created from programmes like ChatGPT. We understand that students will be drawn to using these AI Tools, as they would for any other electronic aid.

However, to be clear, normal academic rules still apply. As noted in the Code of Student Conduct: ***"The University takes a strict view of cheating in any form, deceptive fabrication, plagiarism and violation of intellectual property and copyright laws. Any student who is found to have engaged in such misconduct is subject to disciplinary action by the University."***

With respect to AI tools (e.g., ChatGPT and image generation tools), your instructor will clarify whether the use of these tools as inputs into your assignment development process is acceptable. AI is a technology that requires skill to use, and knowledge about when and how to use it. If you use ChatGPT or any other such AI tool in your work, you must provide a proper representation of how you used the tool and what prompts you used to generate output. Failure to cite its use constitutes academic misconduct.

Further, as with any information source, be aware that minimal efforts yield low quality results. You will need to refine your work and fact check the output, as you would double-check information from any source. Further, you should be selective in how and when you use such tools instead of using it for each and every assignment you create.

To summarise:

1. Always check with your instructors on what are the permitted uses of AI tools.
2. Have a discussion at the start of a course about the use of AI.
3. Where permitted, acknowledge your use of AI.
4. You remain responsible for the quality of your work and its appropriate representation.
5. Failure to follow the above steps can lead to a concern about plagiarism (academic dishonesty).

As always, you have the obligation to make clear to the assessor which is your own work, and which is the work of others. Otherwise, your assessor is entitled to assume that everything being presented for assessment is entirely your own work. This is a minimum standard.

Additional guidance can be found at:

Admission Condition: <http://www.nus.edu.sg/registrar/administrative-policies-procedures/acceptance-record#NUSCodeofStudentConduct>

NUS Code of Student Conduct: <http://nus.edu.sg/osa/resources/code-of-student-conduct>

Academic Integrity Essentials: <https://libguides.nus.edu.sg/new2nus/acadintegrity#s-lib-ctab-22144949-4>  
Guidelines on the Use of AI Tools For Academic

Work: <https://libguides.nus.edu.sg/new2nus/acadintegrity#s-lib-ctab-22144949-3>