**Course Specification**

**Description: Financial Institutions Management**

<table>
<thead>
<tr>
<th>Subject</th>
<th>Cat-Nbr</th>
<th>Class</th>
<th>Term</th>
<th>Mode</th>
<th>Units</th>
<th>Campus</th>
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<tr>
<td>FIN</td>
<td>2109</td>
<td>24160</td>
<td>2, 2003</td>
<td>EXT</td>
<td>1.00</td>
<td>TWMBA</td>
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**Academic Group:** FOBUS  
**Academic Org:** FOB009  
**HECS Band:** 2  
**ASCED Code:** 081101

**STAFFING**
Examiner: William Roome  
Moderator: David Troedson

**PRE-REQUISITES**
Pre-requisite: FIN2108

**SYNOPSIS**
This course examines issues central to the changing commercial environment of financial institutions with particular reference to the strategic management of Australian banks. A range of techniques is developed in the course to examine: strategic management; service marketing; human resource management; risk management; liquidity; capital requirements and performance of financial institutions. Emphasis will be placed on developing an analytical and decision making framework for policy formulation, implementation and review.

**OBJECTIVES**
Upon completion of this course students should be able to:

- recognise issues relevant to financial institution management from a strategic management perspective;
- recognise and apply alternative issues relevant to strategic planning, electronic banking, marketing, personnel management, audit and control;
- identify topical issues relevant to financial institution management ethics;
- recommend and apply asset liability management tools appropriate to varying situations;
- analyse and manage the cost of capital, liquidity and portfolio of financial institutions;
- identify and apply capital adequacy and solvency guidelines; and
- monitor and assess the performance of financial institutions.
TOPICS

<table>
<thead>
<tr>
<th>Description</th>
<th>Weighting (%)</th>
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<tbody>
<tr>
<td>1. Strategic Management of Financial Institutions and the Use of Technology in Banking</td>
<td>15.00</td>
</tr>
<tr>
<td>2. Institutional Performance Management</td>
<td>15.00</td>
</tr>
<tr>
<td>3. Balance Sheet Management: - liquidity management - asset management - liability management - loan pricing management - investment management</td>
<td>70.00</td>
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TEXT and MATERIALS required to be PURCHASED or ACCESSED:

Books can be ordered by fax or telephone. For costs and further details use the 'Book Search' facility at http://bookshop.usq.edu.au by entering the author or title of the text.

(Australian edition)

REFERENCE MATERIALS

Reference materials are materials that, if accessed by students, may improve their knowledge and understanding of the material in the course and enrich their learning experience.


STUDENT WORKLOAD REQUIREMENTS

<table>
<thead>
<tr>
<th>ACTIVITY</th>
<th>HOURS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assessment</td>
<td>20</td>
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<tr>
<td>Directed Study</td>
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<td>Private Study</td>
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ASSESSMENT DETAILS

<table>
<thead>
<tr>
<th>Description</th>
<th>Marks Out of</th>
<th>Wtg(%)</th>
<th>Required</th>
<th>Due Date</th>
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<tr>
<td>ASSIGNMENT 1</td>
<td>20.00</td>
<td>20.00</td>
<td>Y</td>
<td>25 Aug 2003</td>
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<tr>
<td>ASSIGNMENT 2</td>
<td>20.00</td>
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<td>3 HOUR EXAMINATION</td>
<td>100.00</td>
<td>60.00</td>
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NOTES:
- The examination is scheduled to be held in the end-of-semester examination period. Students will be advised of the official examination date after the timetable has been finalised.

IMPORTANT ASSESSMENT INFORMATION

1 Attendance requirements:
   If you are an International student in Australia it is a requirement of your student visa that you attend all classes at your campus. For all other students, there are no attendance requirements for this course. However, it is the students' responsibility to study all material provided to them or required to be accessed by them to maximise their chance of meeting the objectives of the course and to be informed of course-related activities and administration.

2 Requirements for students to complete each assessment item satisfactorily:
   Students must submit an assignment that represents a reasonable attempt as determined by the Examiner and Moderator. Students must obtain at least 50% of the marks available for the examination.

3 Penalties for late submission of required work:
   If students submit assignments after the due date without prior approval then a penalty of 10% of the total marks available for the assignment will apply for each working day late.

4 Requirements for student to be awarded a passing grade in the course:
   To be assured of receiving a passing grade a student must attempt all of the summative assessment items, achieve at least 50% in the examination and achieve an aggregated mark of at least 50% of the available weighted marks for the summative assessment items.

5 Method used to combine assessment results to attain final grade:
The final grades for students will be assigned on the basis of the weighted aggregate of the marks (or grades) obtained for each of the summative assessment items in the course.

6 Examination information:
This is a restricted examination. Candidates are allowed access to specific materials during the examination. The only materials that candidates may use in the restricted examination for this course are: writing materials (non-electronic and free from material which could give the student an unfair advantage in the examination); calculators which cannot hold textual information (students must indicate on their examination paper the make and model of any calculator(s) they use during the examination). Students are not permitted to take mobile telephones, pagers or other electronic means of communication into the examination room.

7 Examination period when Deferred/Supplementary examinations will be held:
Any Deferred or Supplementary examinations for this course will be held during the next examination period.

8 University Regulations:
Students should read USQ Regulations 5.1 Definitions, 5.6 Assessment, and 5.10 Academic Misconduct for further information and to avoid actions which might contravene University Regulations. These regulations can be found at the URL: http://www.usq.edu.au/SECARIAT/calendar/Part5/ or in the printed version of the current USQ Handbook. Students should also read The Guide to Policies and Procedures of the Faculty which can be found at the URL: http://www.usq.edu.au/handbook/2003/title663.html or in the printed version of the current USQ Handbook.

ASSESSMENT NOTES

1 Assignments: (i) The due date for an assignment is the date by which a student must despatch the assignment to the USQ. The onus is on the student to provide proof of the despatch date, if requested by the Examiner. (ii) Students must retain a copy of each item submitted for assessment. This must be produced within five days if required by the Examiner. (iii) If students submit assignments after the due date and wish to claim extenuating circumstances then they shall provide validated documentary evidence with the assignment, explaining the circumstances. The Examiner shall consider the statement accompanying a late assignment and decide on the outcome. (v) Assignments are to be submitted in the appropriate assignment folders.

2 Course Weightings: Course weightings of topics should not be interpreted as applying to the number of marks allocated to questions testing those topics in an examination paper. The examination may test material already tested in assignments.

3 Deferred Work: Students who, for medical, family/personal, or employment-related reasons, are unable to complete an assignment or to sit for an examination at the scheduled time may apply to defer an assessment in a course. Such a request must be accompanied by appropriate supporting documentation. One of the following temporary grades may be awarded: IDS (Incomplete - Deferred Examination); IDM (Incomplete Deferred Make-up); IDB (Incomplete - Both Deferred Examination and Deferred Make-up).
4 Dishonest Actions: (i) Any student who is alleged to have performed a dishonest action relating to any assessment in the course will have a course of action taken against him/her as outlined in the Academic Regulations. (ii) Pieces of assessment should be the work of individual students. Joint pieces of assessment are not permitted unless written approval has been obtained from the Examiner. (iii) Dishonest action in relation to assessment includes: copying or attempting to copy the work of others; use of or attempting to use information prohibited from use in that form of assessment; submitting the work of another as your own; consciously committing acts of plagiarism, ie taking and using another’s thoughts or writings as one’s own with intent to deceive, which occurs when paragraphs, sentences, a single sentence or significant parts of a sentence which are copied directly, are not enclosed in quotation marks and appropriately footnoted or referenced in the text; direct quotations are not used, but text is paraphrased or summarised, and the source of the material is not acknowledged by footnoting or other reference in the text.