

Departmental Course Syllabus

Business Department * Academic Instruction Center Suite 325 **Revision:** Fall 2009
San Antonio College * 1300 San Pedro Avenue * San Antonio, TX 78212-4299

Course Number and Title: BNKG 1349 – Commercial Lending

Credit Hours: 3

Instructor: Varies

Office: Varies

Phone Number: (210) 486-1414 **Fax:** (210) 486-1503

E-mail: Varies

Web Address: <http://www.alamo.edu/sac/business>

Office Hours: To be posted by the individual instructor.

- I. Catalog Description:**
Commercial Lending is an overview of the commercial lending market, process, credit analysis, evaluation, federal regulation, and state laws related to business and industrial lending.
- II. Pre-requisites, co-requisites and other requirements:**
BNKG 1303
- III. Text and/or Other Requirements:**
Commercial Lending, 6th edition; Ruth – American Bankers Publisher
- IV: Methods of Instruction:**
Lecture, exercises, current financial statements of actual loans made, guest speakers, tools of decision making taught.
- V: Course Content:**
The student will understand the knowledge and skills necessary in making profitable commercial loans.
- VI: Learning Outcomes**

Learning Outcome 1: The student will be able to explain why good human relations and interpersonal communications skills are critically important to the successful commercial lending officer throughout the many stages of the commercial lending process and be able to identify those stages, including the functions of the loan interview and credit investigation.

Performance Objectives/Methods of Measurement for this outcome:

The student will be able to:

1. Write lucidly, whether on homework or classroom assignments or on examinations and speak fluently in classroom discussions, the nature of and personal communication skills required in commercial lending.
2. Describe and identify on written examinations, written papers and in class discussions, the field of commercial lending, the commercial lending process and each of its many stages.
3. Describe and discuss orally and in writing, in term papers or examinations, the nature of the loan interview and the credit investigation.

Learning Outcome 2: The student will be able to describe how the borrower's financing needs and business type can affect the structuring of the loan; list and identify the important elements of the various loan documents and their associated functions; and be able to identify the warning signs ("red flags") of how potential problem loans can be avoided or the problems themselves be prevented should the loan be approved.

Performance Objectives/Methods of Measurement for this outcome:

The student will be able to:

1. Write on and discuss effectively how the commercial borrower's financing needs and type of business can affect the structure of the loan.
2. Identify the various loan documents and their important elements on written exams and in written papers and in class discussion and class quizzes.
3. Discuss and write effectively on warning signs of potential problem loans, both on examinations and in assigned papers.

Learning Outcome 3: The student will be able to utilize quantitative skills introduced in accounting to ascertain loan quality data from the major financial statements, learning to manipulate quantitatively and intellectually the balance sheet, income statement, and statement of cash flows to determine the credit worthiness of the business applicant.

Performance Objectives/Methods of Measurement for this outcome:

The student will be able to:

- 1 Perform mathematical equations on homework or classroom assignments and on written examinations.
2. Be able to interpret the mathematical/quantitative data in writing on assignments and exams and verbally in class discussions.
3. Understand intellectually what the balance sheet, income statement and statement of cash flows are telling the commercial lender about the quality of the commercial applicant's credit worthiness, and be able to discuss these parameters in class discussions and on written papers and examinations.
4. Understand and be able to discuss in written papers and on examinations and in the classroom discussion period that there are qualitative factors as well as quantitative factors that govern whether a commercial loan will be approved or not.

The following SCANS will be taught in this course:

Acquires and evaluates information (C5), interprets and communicates information (C7), understands systems (C15).

Reading (F1), writing (F2), arithmetic (F3), mathematics (F4), listening (F5), speaking (F6), creative thinking (F7), decision making (F8), problem solving (F9), seeing things in the mind's eye (F10), knowing how to learn (F11), reasoning (F12), responsibility (F13), self-esteem (F14), sociability (F15), self-management (F16), integrity/honesty (F17).

VII: Course requirements and grade computation:

A. College Requirements:

1. A written comprehensive final examination, not to exceed three hours in length, shall be given at the end of each semester for each course at the regularly scheduled time. Any exceptions to these requirements must be approved by the appropriate dean. Other examinations are given at the discretion of the instructor.

A student who must be absent from a final examination should petition that instructor for permission to post pone the examination. A student absent without permission from a final examination is graded "F". Postponed examination result in a grade of "I". The final exam must be taken within 120 calendar days from the end of the semester or the grade automatically becomes an "F". (San Antonio College Bulletin, Faculty Handbook – January 1995)

B. Departmental Requirement:

Workload: Students are responsible for reading and studying each chapter PRIOR TO class lecture and discussion of the chapter.
THIS IS VERY CRITICAL. Your success in this class is dependent upon your continued commitment to maintaining a daily study time outside the classroom. You must stay current.

C. Instructor Requirements:

Grading Scale:

| | | | | |
|---|---|----------|---|-----|
| A | = | 90 | - | 100 |
| B | = | 80 | - | 89 |
| C | = | 70 | - | 79 |
| D | = | 60 | - | 69 |
| F | = | Below 60 | | |

VIII:

College Policies:

- A. San Antonio College does not discriminate on the basis of race, religion, color, national origin, sex, age, or disability with respect to access, employment programs or services.
- B. "Students are urged not to bring children to either a class or a lab. Minors under the age of twelve (12) must not be left unattended on campus." College Academic Council – April, 1998
- C. ADA Statement: "As per Section 504 of the Vocational Rehabilitation Act of 1973 and the Americans with Disabilities Act of 1990, if accommodation is needed contact the Office of DisABILITY Support Services, CAC 124C, Phone: (210) 486-0020"
- D. A Rapid Response Team exists for the purpose of responding to emergencies. If you have a disability that will require assistance in the event of a building evacuation, notify Disability Support Services, Chance Academic Center 124C, Phone: (210) 486-0020.
- E. Academic Dishonesty: Students may be subject to disciplinary proceedings resulting in an academic penalty or disciplinary penalty for academic dishonesty. Academic Dishonesty includes, but is not limited to cheating on a text, plagiarism and collusion. For additional information refer to the "Student Code of Conduct": in the San Antonio College Bulletin.
- F. Students are required to silence all electronic devices (e.g., pagers, cellular

phones, etc.) when in classrooms, laboratories and the library. College Academic Council, 01/2000.

- G. San Antonio College Attendance Policy: Regular and punctual attendance is required. A student absent for any reason is responsible for all work missed. Absences are recorded from the first day of class. A student absent the equivalent of two weeks of instruction, may be dropped by the instructor with a grade of "W." Both tardiness and early departure from class are forms of absenteeism. The instructor establishes the policy with regard for each.
- H. San Antonio College is a smoke free campus.
- I. ACCD DPS Emergency Phone Numbers:
ACCD DPS Emergency Phone (210) 222-0911
ACCD DPS General Phone (210) 485-0099
ACCD DPS Weather Phone (210) 485-0189 – (For information on college closures)
- J. Students must also abide by the policies, procedures, and rules set forth in the "Student Code of Conduct" and all other policies set forth in the San Antonio College Bulletin.
www.accd.edu/sac/sacmain/schedule/SAC_Bulletin_05-06.pdf

IX. Miscellaneous Information

1. Retention Period For Student Work, Exams, etc:

Student papers and exams will be retained for one semester after the completion of the course.

2. Business Department

For degree plans, general syllabi outlines, and other information on your current course and faculty, please visit the Business Department website at: <http://www.alamo.edu/sac/business> or contact us at (210) 486-1414.

3. Business Computer Lab

The Business Computer Lab is a student lab that is open to any Business Department student majoring in any of the departments programs and/or taking any department course. For more information, please contact the BCL at (210) 486-1416 or visit us on the web at <http://www.alamo.edu/sac/business/lab>.

