

## Academic Program Description Form



University Name: . Al-Muthanna University

Faculty/Institute: Faculty of Administration and Economics

Scientific Department: . Banking and Finance

Academic or Professional Program Name: BSC

Final Certificate Name: Banking and Finance

Academic System: the second

Description Preparation Date: 2/19/2025

File Completion Date: 2/19/2025

Signature:

Head of Department

Name: Mustafa ABD Alhuseen Ali

Signature:

Scientific Associate

Name: Meshal Harbi Odah

Date: 2/19/2025

Date: 2/19/2025

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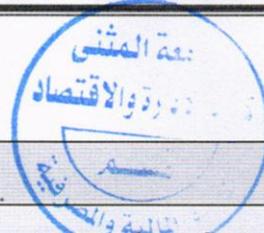
Department of Quality Assurance and University Performance Hussain adhed essa

Date: 2/19/2025

Signature:

Approval of the Dean

Kamal Kadhim Al-Hassani



## **1. Program Vision**

**Academic leadership in the banking and finance sectors, aimed at graduating distinguished individuals who contribute to fostering sustainable economic growth.**

## **2. Program Mission**

**Providing students with a comprehensive education in finance and banking, preparing them as leaders committed to excellence, innovation, and ethical practices, while contributing to the development of the financial sector and the broader community.**

## **3. Program Objectives**

- 1. Providing distinguished academic education in the fields of financial and banking sciences, based on the latest theoretical and applied curricula, to enhance students' understanding of financial markets and banking institutions.**
- 2. Preparing qualified graduates equipped with leadership skills, critical thinking, and the ability to make sound financial decisions, enabling them to work efficiently and professionally in the banking and financial sectors.**
- 3. Promoting a culture of financial innovation by integrating concepts of entrepreneurship and financial technology (FinTech) into the academic curriculum, in alignment with the demands of the modern economy.**
- 4. Instilling ethical and professional principles in financial and banking**

practices, thereby enhancing transparency and integrity within the business environment.

5. Supporting sustainable economic growth by preparing professionals capable of contributing effectively to the development of national financial policies and banking systems, and offering solutions to contemporary economic challenges.
6. Encouraging scientific research in finance and banking, and applying its outcomes to improve financial practices, thereby advancing the financial sector and serving the community.
7. Strengthening partnerships with financial institutions locally and internationally to provide students with practical training opportunities and future employment pathways, bridging academic knowledge with real-world application.
8. Developing students' technical and analytical skills through the use of modern financial tools and applications, enhancing their readiness for a competitive labor market.



#### 4. Program Accreditation

#### 5. Other external influences

#### 6. Program Structure

Program Structure	Number of Courses	Credit hours	Percentage	Reviews*
Institution Requirements	1	45		
College Requirements	10-7	20-16		
Department Requirements	38	116		
Summer Training	1			
Other				



## 7. Program Description

Year/Level	Course Code	Course Name	Credit Hours	
			theoretical	practical
First Year / First Semester Courses	BF1101	Principles of Financial and Banking Sciences	4	
	BF1102	Fundamentals of Accounting	4	
	BF1103	Fundamentals of Business Administration	4	
	BF1104	Principles of Statistics	4	
	BF115	Human Rights and Democracy	2	
	BF116	English Language	2	
First Year / Second Semester Courses	BF1201	Principles of Economics	4	
	BF1202	Principles of Accounting	4	
	BF1203	Principles of Business Administration	4	
	BF1204	Readings in Finance and Banking	4	
	BF125	Fundamentals of Computer Science	1	2
	BF126	Arabic Language	2	
Second Year / First Semester Courses	COB 009	Financial Mathematics	3	
	FBB 602	Money and Banking	3	
	CLB 009	Commercial Law	2	
	FBB 604	Public Finance (1)	2	
	MGB 306	Financial Management (1)	2	
	FBB605	Banking Databases (1)	2	2
	ACB 102	Intermediate Accounting (1)	3	

	<b>FBB1</b>	Cybercrime	2	
<b>Second Year / Second Semester Courses</b>	<b>FBB604</b>	Public Finance (2)	2	
	<b>FBB 603</b>	Financial and Banking Institutions	3	
	<b>FBB 609</b>	Bank Marketing	3	
	<b>MGB 306</b>	Financial Management (2)	2	
	<b>EC 001</b>	E-Commerce	2	
	<b>FBB 605</b>	Banking Databases (2)	2	2
	<b>ACB 102</b>	Intermediate Accounting (2)	3	
	<b>FBB 61</b>	Monetary Policies and the Banking System	3	
	<b>FBB2</b>	Arabic Language	2	
	<b>FBB3</b>	English Language	2	
<b>Third Year / First Semester Courses</b>	<b>FBB605</b>	Econometrics and Financial Economics	2	
	<b>FBB 611</b>	Corporate Finance (1)	2	
	<b>FBB 610</b>	Quantitative Methods	3	
	<b>ACB 113</b>	Unified Accounting System (1)	2	
	<b>FBB 608</b>	Banking Operations	2	2
	<b>FBB 607</b>	Banking Accounting (1)	2	
	<b>ACB 109</b>	Cost Accounting (1)	3	
<b>Third Year / Second Semester Courses</b>	<b>FBB 615</b>	Financial Markets	3	
	<b>FBB 611</b>	Corporate Finance (2)	2	
	<b>FBB 17</b>	Financial Risk Management	3	
	<b>ACB 113</b>	Unified Accounting System (2)	3	
	<b>FBB 613</b>	Investment Decision Evaluation	3	
	<b>FBB 607</b>	Banking Accounting (2)	2	
	<b>ACB 109</b>	Cost Accounting (2)	3	
<b>Fourth Year / First Semester Courses</b>	<b>ABB 612</b>	Accounting and Banking Information Systems	3	
	<b>FBB 617</b>	Investment Portfolio	3	
	<b>ACB 111</b>	Auditing and Control (1)	2	
	<b>FBB 18</b>	International Banking Standards	3	
	<b>MSR</b>	Ethics and Research Methodologies	2	
	<b>ACB 116</b>	Managerial Accounting (1)	3	
	<b>FBB 606</b>	Islamic Banking (1)	2	
<b>Fourth Year / Second</b>	<b>TOP 514</b>	Graduation Research	2	

Semester Courses	Project		
	ACB 111	Auditing and Control (2)	2
ACB 116	Managerial Accounting (2)	3	
FBB 19	International Finance	3	
FBB606	Islamic Banking (2)	2	
AA 001	Feasibility Study and Project Evaluation	3-	

## 8. Expected learning outcomes of the program

Knowledge	
<p><b>Analysis of Fundamental Concepts and Theories in Financial and Banking Sciences:</b>The student demonstrates a deep understanding of the theoretical foundations underpinning financial and banking systems, including key concepts such as finance, interest rates, risk management, and banking supervision</p>	<p><b>Interpretation of Laws and Regulations Governing Financial and Banking Operations Locally and Internationally:</b>The student is able to interpret regulatory frameworks, monetary policies, and banking legislations relevant to both the Iraqi business environment and the global financial system.</p>
<p><b>Explanation of Financial Market Mechanisms and Banking Institutions:</b>The student explains the mechanisms of trading, pricing, and equilibrium in financial markets, and articulates the roles of central banks and commercial banks in maintaining financial stability.</p>	<p><b>Evaluation of Financial Instruments and Financing Methods:</b>The student demonstrates the ability to differentiate between various financing and investment instruments—such as stocks, bonds, and financial derivatives—and to assess their relevance and effectiveness in supporting economic decision-making.</p>
Skills	
<p><b>Applying Financial and Statistical Analysis Tools to Evaluate Institutional Performance:</b></p> <p>The student is capable of using software tools such as Excel and SPSS to analyze financial data and generate performance evaluation reports.</p>	<p><b>Preparing Financial Statements and Accounting Reports in Accordance with International Standards:</b></p> <p>The student demonstrates proficiency in preparing and analyzing financial statements in compliance with International Financial Reporting Standards (IFRS), while adhering to regulatory requirements.</p>
<p><b>Making Financing and Investment Decisions Based on Sound Financial Analysis:</b></p> <p>The student exhibits the ability to evaluate</p>	<p><b>Designing Financial Feasibility Studies for Projects in the Local Business Environment:</b></p> <p>The student is able to prepare feasibility studies that include financial analysis, cash flow projections, and estimation of return on investment (ROI).</p>



<p>financing and investment alternatives and provide scientifically grounded financial recommendations.</p>	
<b>Ethics</b>	
<p><b>Commitment to Professional Ethics in Banking and Financial Practice:</b> The student demonstrates responsible professional conduct that reflects integrity and transparency in handling financial data and information.</p>	<p><b>Positive Engagement in Teamwork and Collaboration:</b> The student adopts a constructive attitude toward working within multidisciplinary teams and exhibits effective communication and interpersonal skills.</p>
<p><b>Openness to Lifelong Learning and Self-Development in the Financial Field:</b> The student shows a commitment to keeping up with technological and professional advancements in areas such as financial intelligence and digital transformation.</p>	<p><b>Awareness of Social Responsibility through Financial Knowledge:</b> The student demonstrates awareness of the role of banking institutions in development and shows readiness to participate in community-based financial literacy initiatives.</p>

## 9. Teaching and Learning Strategies

The academic program in the **Department of Financial and Banking Sciences** is delivered through a set of modern teaching and learning strategies aimed at equipping students with specialized knowledge and the analytical and professional skills demanded by the financial and banking labor market. The college is committed to diversifying instructional methods to address individual differences among learners and to integrate theoretical knowledge with practical application in order to achieve effective and comprehensive learning outcomes.

### First: General Adopted Strategies

#### 1. Outcome-Based Learning (OBL):

Course design is centered around achieving measurable cognitive, skill-based, and value-driven learning outcomes aligned with the National Qualifications Framework and academic accreditation standards.

#### 2. Student-Centered Learning (SCL):

The learning environment encourages active engagement and critical

thinking, giving students a central role in the learning process through projects, presentations, and classroom discussions.

### 3. **Integration of Theory and Practice:**

Specialized courses link theoretical concepts with real-world case studies from both Iraqi and international banking markets, in addition to training on financial and banking analysis software.

## **Second: Adopted Teaching Methods**

### 1. **Interactive Lecture:**

Used to present fundamental concepts, supported by thought-provoking questions and in-class discussions.

### 2. **Problem-Based Learning (PBL):**

Students are tasked with analyzing real-life problems in finance and banking and proposing practical solutions.

### 3. **Collaborative Learning:**

Students work in groups to enhance teamwork and academic communication skills.

### 4. **Case Study Method:**

Real cases from financial institutions are used to teach financial analysis, risk management, and decision-making.

### 5. **E-Learning:**

Platforms such as **Google Classroom** and **Moodle** are employed to provide supplementary resources and administer online assignments and assessments.

### 6. **Practical Training and Field Visits:**

Organized visits to banks and financial institutions offer students exposure to real-world practices and reinforce their professional readiness.

## **Third: Supporting Educational Tools**

- Use of interactive presentations (PowerPoint with animation).
- Analysis of real financial reports and datasets.



- Utilization of financial analysis tools such as **Excel**, **SPSS**, and **Statista**.
- Access to digital libraries and scientific databases for research and reference.

The Department of Financial and Banking Sciences employs a blended approach that combines traditional teaching strategies with modern technological tools to ensure a rich learning experience. This approach aims to develop academic and professional competencies aligned with the evolving needs of the financial and banking sector. The effectiveness of these strategies is regularly assessed through student feedback and academic performance evaluations.



## 10. Evaluation methods

1. **Short Quizzes:**  
Administered during theoretical lectures to measure students' ongoing understanding of course material.
2. **Individual and Group Assignments:**  
Designed to enhance research skills, financial analysis, and data interpretation abilities.
3. **Mid-Term Exams:**  
Evaluate both theoretical and applied understanding of the first part of the course content.
4. **Project-Based Evaluation:**  
Applied in practical courses such as Financial Analysis, Risk Management, and Feasibility Studies to assess problem-solving and application skills.
5. **Presentations and In-Class Discussions:**  
Foster presentation and analytical skills while assessing affective and skill-based learning outcomes.
6. **Final Exams:**  
Serve as the primary assessment tool, covering various levels of Bloom's Taxonomy—including comprehension, application, and analysis.
7. **Self and Peer Evaluation:**  
Employed in group projects to promote responsibility and ensure fair assessment of individual contributions.
8. **Research Papers:**  
Used primarily in postgraduate programs to assess advanced academic writing, critical thinking, and research competency.



11	12.	13. Faculty						
		<b>Faculty Members</b>						
No.	Name	Academic Rank	Specialization		Special Requirements/Skills (if applicable)		Number of the teaching staff	
			General	Private			stuff	
1	Prof. Ghassan Tareq Thaher	Professor	Economics				✓	
2	Prof. Razzaq Thiyab Shuaibth Fahd	Professor	Economics	Economic Thought and Fiscal Policies			✓	
3	Asst. Prof. Ali Jabir Abdul-Hussein	Assistant Professor	Economics	Economic Development			✓	
4	Asst. Prof. Haider Hussein Athafah	Assistant Professor	Economics	Macroeconomics			✓	
5	Asst. Prof. Haider Talib Musa	Assistant Professor	Economics	Economic Development			✓	
6	Asst. Prof. Mustafa Abdul-Hussein	Assistant Professor	Accounting	Financial Accounting			✓	
7	Asst. Prof. Ali Saad Muhammad	Assistant Professor	Accounting	Financial Accounting			✓	
8	Asst. Prof. Kazem Yahya Abdul-Hussein	Assistant Professor	Statistics	Applied Statistics			✓	
9	Asst. Prof. Waddah Raheem	Assistant Professor	Economics	Economics			✓	

	Rahi							
10	Asst. Prof. Muqdad Jasim Abdul-Aidan	Assistant Professor	Agricultural Economics	Economic Policies			✓	
11	Lecturer Ahmed Mankhi Ksish	Lecturer	Business Administration	Marketing Management			✓	
12	Lecturer Sanaa Ali Jabr	Lecturer	Computer Science	Computer Science			✓	
13	Lecturer Asaad Mansour Abdul-Sawadi	Lecturer	Financial Management	Financial Management			✓	
14	Lecturer Rami Motib Ali	Lecturer	Accounting	Finance and Banking			✓	
15	Lecturer Haider Thajil Jawad	Lecturer	Finance and Banking	Finance and Banking			✓	
16	Asst. Lecturer Samah Hadi Khudair	Assistant Lecturer	Public Law	Criminal Law			✓	
17	Asst. Lecturer Sarah Abdul-Amir	Assistant Lecturer	Accounting	Accounting			✓	
18	Lecturer Aqeel Jabir Kadhim	Lecturer	Accounting	Financial Accounting			✓	
19	Asst. Prof. Maha Kareem Ali	Assistant Professor	Economics	Economic Development			✓	
20	Asst. Lecturer Salah Abdullah Lafluf	Assistant Lecturer	Finance and Banking	Finance and Banking			✓	
21	Asst. Lecturer	Assistant	Accounting	Economics			✓	



	Mustafa Hassan Shroom	Lecturer						
22	Asst. Lecturer Lama Abbas Jabr	Assistant Lecturer	Economics	Economics			✓	
23	Asst. Lecturer Ghufan Kazem Harija	Assistant Lecturer	Arabic Language	Arabic Language			✓	

### Professional Development

#### Orientation Program for New Faculty Members

- **Designing Course Plans and Learning Objectives:**  
Introducing the fundamentals of curriculum design aligned with academic standards and program learning outcomes.
- **Developing Learning Outcomes and Linking Them to Performance Assessment:**  
Training faculty on how to formulate measurable cognitive, skill-based, and affective outcomes and connect them to appropriate assessment methods.
- **Applying Active Learning and Collaborative Teaching Strategies:**  
Promoting student engagement through modern instructional techniques such as cooperative learning and problem-based learning.
- **Preparing Diverse and Fair Assessment Tools:**  
Emphasizing the development of inclusive evaluation methods that accommodate different learning styles and ensure fairness.
- **Designing Exams Based on the Table of Specifications:**  
Guiding faculty in constructing examinations aligned with course content, learning outcomes, and cognitive levels (e.g., Bloom's Taxonomy).
- **Analyzing Student Results and Using Data to Improve Teaching:**  
Encouraging data-informed decision-making to enhance teaching effectiveness and learning outcomes.
- **Introducing Academic Regulations and Institutional Policies:**  
Familiarizing new faculty members with academic bylaws, ethical codes, and internal administrative systems.

#### Professional Development for Faculty Members

- **Communication Skills with Students, Administration, and Colleagues:**  
Enhancing interpersonal and professional communication to foster a collaborative academic environment.
- **Professional Ethics and Academic Responsibility:**  
Promoting adherence to ethical standards, academic integrity, and responsible conduct in teaching and research.
- **Virtual Classroom Management and the Use of Learning Management Systems (LMS):**  
Developing competencies in managing online teaching environments and effectively

utilizing platforms such as Moodle, Blackboard, or Google Classroom.

- **Digital Content Creation and Interaction with Educational Technologies:** Training in the design and delivery of engaging electronic learning materials, including multimedia and interactive resources.
- **Applications of Artificial Intelligence in Higher Education:** Exploring the integration of AI tools (e.g., adaptive learning, automated feedback, academic analytics) to enhance teaching efficiency and learning outcomes.



#### 14. Acceptance Criterion

Central Admission for Morning Studies and Direct Application for Evening Studies: Admission to the morning program is conducted through the central admission system, while applications to the evening program are submitted directly, in accordance with the conditions set by the Ministry. Admission to the evening program follows the approved admission plan and is based on a competitive selection process among applicants to fill the available quota.

#### 15. The most important sources of information about the program

##### Foundations and References for Curriculum Design and Program Development

- **Curriculum content approved by the Sectoral Committee for Financial and Banking Sciences Departments in Iraqi Universities.**
- **CFA Institute (Chartered Financial Analyst):** Recognized global standards for finance and investment education.
- **ACCA (Association of Chartered Certified Accountants):** International benchmarks in accounting, audit, and finance.
- **IFRS Foundation (International Financial Reporting Standards):** Framework for preparing globally accepted financial statements.
- **Professional guidelines and content standards that support the development of students' practical and applied skills.**
- **Graduate, employer, and student surveys:** Used to identify skill gaps and assess program relevance to labor market needs.
- **Identification of knowledge and competencies required by the financial and banking labor market.**
- **Course evaluation reports:** Provide feedback on teaching effectiveness and content alignment.
- **Reports from practical training visits and graduation projects:** Offer insights into industry engagement and student preparedness.
- **Used to enhance course content and teaching strategies in line with real-world challenges and opportunities.**
- **The department and college's vision, mission, and strategic objectives.**
- **Program and course specifications:** Clearly define expected outcomes, teaching strategies, and assessment methods.
- **Outcomes of previous quality reviews and improvement action plans.**

#### 16. Program Development Plan

## **Development Plan for the Department of Financial and Banking Sciences**

### **College of Administration and Economics – Al-Muthanna University**

The development plan for the Department of Financial and Banking Sciences aligns with the strategic vision of the College of Administration and Economics at Al-Muthanna University, which aims to enhance the quality of academic programs and align them with labor market requirements and global advancements in finance and banking. The department offers a dual academic program at both the **undergraduate and graduate (Master's)** levels, placing it in a leading position to graduate scientifically and professionally qualified personnel.

#### **1. Vision**

**Academic leadership in the banking and finance sectors, with a focus on graduating distinguished individuals who contribute to sustainable economic growth.**

#### **2. Mission**

**Providing students with a comprehensive education in finance and banking, preparing them as leaders committed to excellence, innovation, and ethical practices, while contributing to the development of the financial sector and society.**

#### **3. Objectives of the Development Plan**

1. Updating academic curricula in accordance with modern academic standards and national accreditation requirements.
2. Enhancing the graduate (Master's) program by strengthening the research component and aligning theses with local economic issues and the banking sector.
3. Improving faculty competencies through continuous training and workshops on modern teaching methods and e-learning.
4. Integrating **Financial Technology (FinTech)** and **Artificial Intelligence** into the academic content.
5. Expanding partnerships with banking and financial institutions to support practical training and applied research.
6. Enhancing student outcomes by developing critical thinking, financial analysis, and professional reporting skills.
7. Preparing for the future launch of a **Ph.D. program**, subject to faculty and laboratory capacity.

#### **4. Key Development Pillars**

##### **A. Curriculum and Course Development**

- Reviewing and updating course specifications.
- Including measurable learning outcomes.
- Integrating topics related to the Iraqi economy and Islamic finance.

##### **B. Research Enhancement**

- Supporting faculty research projects.
- Allocating an annual research theme focused on finance and banking.
- Encouraging publication in reputable academic journals.

##### **C. Learning Environment Improvement**

- Equipping smart classrooms.
- Establishing a computer lab specialized in financial analysis and banking software.
- Activating e-learning platforms such as Google Classroom and Moodle.

##### **D. Capacity Building and Training**

- Offering training courses in financial analysis, auditing, and banking information systems.

- Sponsoring faculty participation in international and regional conferences.

#### **E. Community Engagement and External Relations**

- Organizing professional seminars in collaboration with the Central Bank of Iraq and state-owned banks.
- Launching **financial literacy programs** targeting community groups.
- Strengthening alumni relations to monitor the long-term impact of the program.

#### **5. Evaluation and Monitoring**

Implementation of the development plan will be monitored through **Key Performance Indicators (KPIs)** that will be reviewed annually, including:

- Curriculum update ratio.
- Number of published research papers.
- Student and graduate satisfaction rates.
- Number of institutional partnerships.
- Faculty participation rate in professional development activities.

The Department of Financial and Banking Sciences is a cornerstone of the college and reflects **Al-Muthanna University's** commitment to graduating competent professionals capable of making a meaningful contribution to the national economy. This development plan seeks to solidify the department's academic and professional standing through active engagement with evolving educational and financial environments.



Program Skills Outline

Required program Learning outcomes

Year/Level Year/Level	Course Code	Course Name	Basic or optional	Knowledge						Skills				Ethics					
				A1	A2	A3	A4	B1	B2	B3	B4	C1	C2	C3	C4				
First Year / First Semester Courses	BF1101	Principles of Financial and Banking Sciences	optional	√															
	BF1102	Fundamentals of Accounting	optional						√										
	BF1103	Fundamentals of Business Administration	optional		√														
	BF1104	Principles of Statistics	optional							√									
	BF115	Human Rights and Democracy	optional												√				√
	BF116	English Language	optional															√	
First Year / Second Semester Courses	BF1201	Principles of Economics	optional					√											
	BF1202	Principles of Accounting	optional								√								
	BF1203	Principles of Business Administration	optional		√														
	BF1204	Readings in Finance and Banking	optional		√														√
	BF125	Fundamentals of Computer Science	optional																√
	BF126	Arabic Language	optional																√



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Required program Learning outcomes																		
Year/Level	Course Code	Course Name	Basic or optional	Knowledge				Skills				Ethics						
				A1	A2	A3	A4	B1	B2	B3	B4	C1	C2	C3	C4			
Second Year / First Semester Courses	COB 009	Financial Mathematics	optional	✓			✓											
	FBB 602	Money and Banking	optional		✓													
	CLB 009	Commercial Law	optional		✓													
	FBB 604	Public Finance (1)	optional				✓											
	MGB 306	Financial Management (1)	optional				✓				✓							
	FBB605	Banking Databases (1)	optional							✓								
	ACB 102	Intermediate Accounting (1)	optional							✓								
	FBB1	Cybercrime	optional							✓								
	FBB604	Public Finance (2)	optional							✓								
Second Year / Second Semester Courses	FBB 603	Financial and Banking Institutions	optional			✓												
	FBB 609	Bank Marketing	optional	✓														
	MGB 306	Financial Management (2)	optional		✓									✓				
	EC 001	E-Commerce	optional															✓
	FBB 605	Banking Databases (2)	optional							✓						✓		





Program Skills Outline		Required program Learning outcomes																
Year/Level	Course Code	Course Name	Basic or optional	Knowledge			Skills				Ethics							
				A1	A2	A3	A4	B1	B2	B3	B4	C1	C2	C3	C4			
Fourth Year / First Semester Courses	ABB 612	Accounting and Banking Information Systems	optional		√					√					√			
	FBB 617	Investment Portfolio	optional			√				√					√			
	ACB 111	Auditing and Control (1)	optional	√											√			
	FBB 18	International Banking Standards	optional	√											√			
	MSR	Ethics and Research Methodologies	optional										√		√		√	
	ACB 116	Managerial Accounting (1)	optional	√						√					√			
	FBB 606	Islamic Banking (1)	optional	√						√					√			
	TOP 514	Graduation Research Project	optional	√										√		√		√
	ACB 111	Auditing and Control (2)	optional	√						√					√			
	ACB 116	Managerial Accounting (2)	optional							√					√			
Fourth Year / Second Semester Courses	FBB 19	International Finance	optional						√						√			
	FBB606	Islamic Banking (2)	optional	√											√			
	AA 001	Feasibility Study and Project Evaluation		√											√		√	

