Academic Program Description Form

University name: UniversityTikrit

College/Institute: CollegeManagement and Economics

Scientific Department: DepartmentFinancial and Banking Sciences

Name of academic or professional program:Department of Banking and Financial **Sciences**

Final Certificate Name: BachelorFinance and Banking Sciences

Academic system:Course system

Description preparation date: 28/1/2024

Date of filling the file:28/1/2024

على كردي

التاريخ: 2024 / 1 /28

التوقيع: mart اسم رئيس القسم: ١.م.د. إبراهيم

اسم المعاون العلمي: ١.م.د. أشرف هاشم فارس

التاريخ: 2024 / 1 / 2024

دقق الملف من قبل : شعبة ضمان الجودة والأداء الجامعي اسم مدير شعبة ضمان الجودة والأداء الجامعي: م.م.خلدون عبدالله خلف متريز شعبَه ضمان التاريخ: 28 / 1 /024

صادقة السبد العميد

1. Program Vision

It is represented by forming a deep and comprehensive understanding of the academic and research fields related to the specializations of financial and banking sciences, in addition to familiarity with the latest theoretical and practical innovations in this sector. It also seeks to achieve student empowerment by providing them with the necessary practical skills in supporting fields such as management, accounting, and economics, which qualifies them to participate effectively in banks, financial markets, and other financial institutions. In addition, the vision includes enhancing the scientific research capabilities of faculty members

2. Program message

It is summarized in developing distinguished administrative and financial cadres that combine strategic and professional competence and social responsibility, with a focus on constructive interaction with local and international institutions. The department aims to prepare students to be capable leaders, who possess knowledge, skills and good morals, in addition to the ability to think creatively that enables them to compete strongly in the market, by adhering to high standards of quality in all activities and programs offered by the college.

3. Program objectives

The department seeks to achieve a set of strategic objectives that include:: 1.Ensuring quality and academic excellence in the fields of finance and banking. Graduating students equipped with comprehensive scientific and applied knowledge and the skills necessary for the specialization. 3.Adapting and responding to environmental changes and new developments in the financial and banking sector to capitalize on emerging opportunities. 4.Enhancing scientific research and developing research skills among faculty members. 5. Building collaborative relationships with the local community, public and private sectors, and providing consulting and training programs. 6. Establishing cooperation and partnerships with similar departments in the field of financial and banking sciences at universities inside and outside the country with the aim of exchanging experiences and information. This enhances the capabilities of faculty members in the department by motivating them to participate in conferences and practical workshops, and to implement specialized research and studies in the field of financial and banking sciences.. 7. Cooperating with various state organizations by providing consultations to address the administrative challenges they face. 8.Striving to integrate students into the government sector through their participation in field research and studies, with the aim of preparing cadres with a high degree of

scientific competence and intellectual skills.

4. Program accreditation

DoThe programIs the program accredited? And from which authority? both .1

5. Other external influences

Is there a sponsor? ForprogramYes, Ministry of Higher Education and Scientific .2

<mark>Research</mark>

6. Program Structure

comments	percentage	Study unit	Number of	Program
			courses	Structure
	8%	10	5	Institutional
				Requirements
	7%	12	4	College
				Requirements
	85%	129	51	Department
				Requirements
				Summer
				training
				Other

*Notes may include whether the course is basic or optional.

7. Program Description / Curriculum of the Department of Banking and Financial Sciences

(Credit hours	Course name	Course code	Year/Level
practical a	theoretical			
	3	Accounting principles The first course		
	3	Management principles		
	3	Principles of Economics		
	3	Principles of Statistics		First
	2	Reading in Banking and Finance		
	2	Human rights And		
		democracy		
	2	Arabic		

				1
	2	English language		
	3	Accounting principles 2	Second course	
	3	Principles of Management 2		
	3	Principles of Economics2		
	3	Principles of Statistics 2		
	2	Reading in Banking and Finance		
1	2	Computer		
	2	Financial Mathematics	The first course	
	3	Intermediate Accounting		
	3	Money and Banking		
	2	Commercial Law		
	2	Public Finance		
	2	Financial management		
1	2	Databases		
	2	English language		
	2	Crimes of the Baath regime		
		in Iraq		Second
	2	Public Finance2	Second course	
	3	Financial and banking		
		institutions		
	3	Intermediate Accounting 2		
	3	Banking Marketing		
	2	Financial Management 2		
	2	E-commerce		
	3	Monetary policy		
1	2	Databases2		1
	2	Econometrics and Finance	The first course	
	2	Corporate Finance		1
	3	Quantitative methods		1
	2	accounting system		1
	3	Banking operations		Third
	2	Bank accounting		
	3	Cost accounting		1
	2	English language		1
	3	Financial markets	Second course	1
				<u> </u>

2	Corporate Finance2		
3	Financial risk management		
3	Accounting system 2		
3	Evaluating investment		
	decisions		
2	Bank Accounting 2		
3	Cost Accounting 2		
3	Banking information	The first course	
	systems		
3	Investment portfolio		
2	Audit and control		
3	Banking standards		
2	Research ethics		
3	Management accounting		
2	Islamic banks		Fourth
2	Graduation project	Second course	
2	Audit and control 2		
3	Management Accounting 2		
3	International financing		
2	Islamic banks2		
3	Feasibility studies and		
	project evaluation		
2	English language		

Knowledge

-	Providing leading cadres in financial	-	The ability of the department's
	institutions covering both the public		graduates to develop their cognitive
	and private sectors.		and financial skills and achieve
-	Disseminating knowledge in		leadership in leading financial
	government institutions to achieve the		institutions.
	aspirations of society.		

	Skills
Graduates of the Department of -	Developing and supporting the -
Finance and Banking Sciences have the	spirit of creativity, innovation and
ability to think and solve financial	leadership.
problems.	Creating an open environment for -
	cultural and intellectual exchange.
Our outputs should be knowledgeable -	Communicate and interact -
and skilled in how to accomplish the	constructively with stakeholders.
tasks assigned to them.	
	Values
Adherence to professional ethics and -	Establishing social and ethical -
the ability to demonstrate high	responsibility.
professional competence.	Serving the community and meeting its -
	requirements.
The student must believe in the -	Integrity and transparency
principles of integrity and transparency,	Quality
and have the ability to apply the	
concepts of quality management at	
work.	
	9 Tooching and loorning strategies

9. Teaching and learning strategies

- Active learning: Encouraging students' active participation in learning processes, .1 such as discussions, group activities, and problem solving, to enhance their deep understanding of mathematical concepts.
 - Cooperative learning: Encouraging students to work together in small groups to .2 solve problems.related to their studiesAnd sharing ideas, which contributes to enhancing interaction and knowledge exchange between them.
- Use of Technology: Leveraging technology to provide interactive learning tools .3 such as computer software and online resources to enhance student understanding and motivation.
 - Learning basedsolutionProblems: Present specific problems and encourage .4

students to think critically and use skills. FinanceTo solve it.

- Multiple Instructional Strategies: Providing a variety of instructional strategies, .5 such as interactive lectures, practical lessons, and hands-on exercises, to meet the diverse needs of students.
 - Promote thinkingAdministrativeEncourage students to develop thinking .6 skills.AdministrativeSuch as analysis, planning and inference, by providing stimulating questions and applied problems.
 - Provide immediate feedback: Provide mechanisms to provide immediate .7 feedback to students on their performance and understanding of concepts.Administrative, whether through periodic assessments or direct interaction with the teacher.

10. Evaluation methods

- Classroom performance assessment: This includes assessing students'.1 performance during lessons, lectures and workshops, whether through written tests or continuous assessment of their participation and understanding of the material.
- Participation in discussions and activities: Students' participation in class .2 discussions, group activities, and individual projects can be assessed to assess their understanding and engagement with the material.
 - Tests and assignments: Students may be given regular tests and assessment .3 assignments to assess their problem-solving skills.related to their field of expertiseAnd their understanding of the concepts presented.
- Evaluating participation in research: The extent to which students participate in .4 research activities and scientific projects can be assessed, and an evaluation can be provided of their presentation style and analysis of their results and conclusions.
 - Practical Performance Evaluation: Students can be evaluated in practical .5 performance through: VisitsProcess and participation in applied activities.
 - Evaluation of external participation: This includes evaluation of the extent of .6 students' participation in external activities such as conferences, seminars, and sports competitions.

Evaluation of Personal and Professional Development: Students' personal, .7

professional and academic development can be evaluated during their

participation in the faculty mentoring program.

11. Faculty

Facu	lty	mem	bers
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	alization	Speci	Requirements/	Faculty	
Academic Rank			Skills (if any)	ation	prepar
	general	private		angel	lecturer
A.M.D. Ibrahim Ali Kurdi	Finance and Banking	Bank managemen t		angel	
Asst. Prof. Dr. Jama Hadash Mohammed	business management	Financial managemen t		angel	
A.M. Awni Mohammed Kaftan	mathematics	Numerical analysis		angel	
A.M. Ahmed Farid	Finance and	Finance and		angel	
Nagi	Banking	Banking			
A.Mr. Daham Latif Daham	business management	administrati onFinancial		angel	
A.Mr. Raad Mohammed Neda	economy	PoliciesCritic al		angel	
A.Mr. Drid Musa Mahmoud	business management	administrati onFinancial		angel	
Mr. Muqdad Ibrahim Jassim	business management	Financial managemen t		angel	
Mr. Ali Abdel Qader Ahmed	Finance and Banking	sciencesBan king		angel	
M. Muneeb Khalat Muhaimid	Finance and Banking	sciencesBan king		angel	
Mr. Louay Ali Mahmoud	Finance and Banking	Financial managemen t		angel	
Mr. Mohammed Abde	Finance and	Finance and		angel	

Karim Ahme	Banking	Banking	
Mr. Ali Mohamme	business	administrati	angel
Ibrahir	management	onmarketing	
M. Turkan Hussei	business	administrati	angel
Dawou	management	onmarketing	
Mr. Mohamme	business	administrati	angel
Jadaan Hamma	management	onmarketing	
M. Anos Disk Color		Monetary	angel
M. Anas Diab Saler	economy	policies	
Mr. Ali Fouad Tah	accounting	accounting	angel
M.M. Kamel Mamdou	Financial		angel
Kame	accounting	audit	
		Financial	angel
M.M. Anwar Mahmou	business	managemen	
Ghafou	management	t	
Mr. Wissam Mustaf			angel
Hassa	Arabic	the language	
Asst. Prof. Dr. Qusa	Commenter	Commenter	angel
Abboudi A	Computer	Computer	
Prof. Dr. Saddar	accounting	accounting	angel
Mohammed Mahmou	accounting	accounting	
Prof. Dr. Khala	economy	Public	angel
Mohammed Hama	ceonomy	Finance	
A.M. Asmaa Noma	accounting	accounting	angel
Jassir	accounting	accounting	
Mr. Hamoud Saa	economy	International	angel
Muhaimi	economy	Economy	
Mr. Basem Rashi	accounting	accounting	angel
Ms. Aish	count	count	angel
Abdelkhaleq Isma	count	count	
Mr. Abdullah Hussei	accounting	accounting	angel
Jamee	decounting	uccounting	
M.M. Ihsan Fade	accounting	accounting	angel
Muhamma			
M.M. Lubna Lait	accounting	accounting	angel
Khal			
Mr. Ihab Abdulla	law	law	lecture
Muhaimi			

r			
1			
lecture	English	English language	A.M. Ahmed Khaled
r	language		Hassoun
lecture	6	Committee	A.M. Nayef
r	Computer	Computer	Mohammed Hamash
lecture		le	Mr. Maher Sabah
r	law	law	Habib
lecture	English	En eliste la manage	Mr. Taha Mahmoud
r	language	English language	Hamoud

Professional development

Orientation of new faculty members

- Determining the needs of the university and the department: The needs of the -1 university and the department are determined in terms of the required educational cadres and preferred specializations.
 - Orientation Programs: Customized orientation programs are designed for new, -2 visiting, full-time and part-time members based on their needs and specialties.
 - Introduction to the University Environment: A comprehensive introduction is -3 provided about the university and the department.General Administration, includingAbout the DepartmentAnd the visionAnd the messageThe objectives and services available.
 - Providing support resources: New members are provided with the necessary -4 resources and support, including training courses, workshops, and technical assistance.
 - Academic Orientation: New members are oriented regarding the curricula, -5 research areas and teaching methods used in the department.
 - Administrative Orientation: New members are oriented to administrative -6 procedures, responsibilities, university policies and code of conduct.
 - Ongoing Support: Ongoing support is provided to new, visiting, full-time and -7 part-time faculty members through advisory sessions, workshops and periodic evaluations.

Professional development for faculty members

- Identifying needs and setting goals: Faculty needs are identified through surveys .1 and performance evaluations, and then specific goals to be achieved within the program are identified.
- Development Program Design: Based on the specific needs and objectives, a .2 comprehensive development program is designed that includes a set of activities, training courses, workshops, and educational resources.
- Program Implementation: The development program is implemented in a regular .3 and organized manner, including organizing workshops, conducting training courses, and providing appropriate educational resources.
 - Use effective teaching strategies: Faculty members learn to use and apply .4 modern and effective teaching strategies, such as cooperative learning, active learning, and educational technology.
- Evaluation of learning outcomes: The effectiveness of the development program .5 is evaluated by evaluating the learning outcomes of faculty members, such as increased levels of knowledge, teaching skills, and interaction with students.
- Continuous Development: Ongoing feedback and support is provided to faculty .6 members to promote ongoing professional and academic development.
- Participation in scientific research and publishing:Urges andFaculty members are .7 encouraged to engage in scientific research and publish results in prestigious academic journals, which enhances their academic standing and contributes to the development of knowledge in their fields.

12. Acceptance Criteria

- Central acceptance. -1
- Accepting exceptions (martyrs' families, children of faculty, distinguished -2
 - employees, top students in institutes, foreign students).
 - Private government education -3
 - Accepting evening studies. -4

13. The most important sources of information about the program

- University, college and electronic department website. -1
 - Priorities for establishing the department. -2

- Project to develop and update the curricula of the faculties of management and -3
 - economics in Iraqi universities for the year 2017.

14. Program Development Plan

- Curriculum development. -1
- **Open postgraduate studies (higher diploma equivalent to a master's degree).** -2
- Developing teaching and administrative staff through courses, seminars and workshops -3 in areas of specialization.
 - Supporting scientific research efforts by encouraging faculty members to publish, -4 especially in international journals.
 - Conducting training programs to develop students' capabilities in technical and -5 information technology fields.

Organizing field visits and scientific trips for students to government institutions. -6

Program Skills Chart															
	Required learning outcomes of the program														
Year/L	Skills Knowledge Essent Cour X				Knowledge		Skills			Values					
evel	se code	Course name	ial or option al?	A 1	A 2	A 3	A4	B1	B2	B3	B4	A1	A2	A3	A4
		Accounting principles		~	~	~	~	~	~	~	\checkmark	~	~	\checkmark	~
		Management principles		~	~	~	~	~	~	~	~	<	~	~	✓
		Principles of Economics		~	~	~	~	✓	✓	~	~	~	~	~	✓
		Principles of Statistics		~	✓	~	~	√	~	√	✓	~	✓	✓	✓
		Reading in Banking and Finance		~	~	~	~	✓	~	✓	✓	✓	~	✓	✓
		Human rights And democracy		~	•	✓	~	~	~	~	~	✓	~	~	~
First		Arabic		\checkmark	\checkmark	\checkmark	\checkmark	✓	\checkmark	\checkmark	✓	✓	✓	✓	✓
year		English language		~	~	~	~	√	~	√	✓	✓	✓	✓	✓
		Accounting principles 2		~	~	~	~	√	~	√	√	✓	~	√	✓
		Principles of Management 2		~	~	~	•	~	•	~	✓	~	~	✓	✓
		Principles of Economics2		✓	~	~	~	√	~	√	✓	~	✓	✓	✓
		Principles of Statistics 2													
		Reading in Banking and		 ✓ 	√	√	 ✓ 	✓							

												Finance		
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v	v	v	v	v	v	v	v	v	v	v	v	Accounting 2		
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✓	✓	✓	✓		✓			\checkmark	\checkmark	\checkmark	\checkmark	Monetary		
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✓	\checkmark	✓	\checkmark	✓	\checkmark	Corporate								
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~	V	V	V	V	V	V	V	V	✓	V	V	Quantitative		
												methods		
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	accounting		
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✓	~	✓	✓	✓	✓	✓	\checkmark	✓	✓	✓	\checkmark	Banking		year
												operations		Jear
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												accounting		
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	Corporate		./	./									
	Finance2	✓	~	~	~	~	~	~	~	~	~	~	~
	Financial	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	✓
	risk												
	management												
	Accounting	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark
	system 2												
	Evaluating	\checkmark	\checkmark	\checkmark	<	\checkmark	\checkmark	\checkmark	✓	\checkmark	\checkmark	\checkmark	<
	investment												
	decisions		 ✓ 		✓		✓			✓	✓	✓	
	Bank Accounting 2	✓	V	\checkmark	V	✓	V	~	✓	v	V	V	✓
	Cost	\checkmark	\checkmark	\checkmark	✓	✓	\checkmark	\checkmark	✓	✓	\checkmark	\checkmark	✓
	Accounting 2	v	v	v	v	v	v	v	v	v	v	v	v
	Banking	\checkmark	\checkmark	\checkmark	✓	✓	✓	✓	✓	✓	\checkmark	\checkmark	✓
	information	•	•	•	•	•		· ·	ľ	ľ	· ·	ľ	
	systems												
	Investment	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	✓
	portfolio												
	Audit and	\checkmark	\checkmark	\checkmark	<	<	\checkmark	\checkmark	✓	\checkmark	\checkmark	\checkmark	<
	control												
	Banking	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark
	standards												
	Research	\checkmark	✓	\checkmark	✓	✓	\checkmark	\checkmark	✓	✓	\checkmark	\checkmark	✓
	ethics Management	\checkmark	\checkmark	\checkmark	✓	\checkmark	\checkmark	✓	✓	√	\checkmark	\checkmark	✓
	accounting	v	v	v	v	v	Y	v	v	v	v	v	v
	Islamic	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	✓	✓	\checkmark	\checkmark	\checkmark	✓
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h	Graduation	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	✓
year	project												
<i>J</i>	Audit and	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark
	control 2												
	Management	\checkmark	\checkmark	\checkmark	<	<	\checkmark	\checkmark	✓	\checkmark	\checkmark	\checkmark	<
	Accounting 2												
	International	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark
	financing												
	Islamic	\checkmark	\checkmark	\checkmark	✓	✓	\checkmark	\checkmark	✓	✓	\checkmark	\checkmark	✓
	banks2				✓		✓	✓	✓	✓	✓	✓	
	Feasibility studies and	✓	~	~	V	✓	V	v	V	v	V	V	✓
	project												
	evaluation												
	English	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	✓	\checkmark	\checkmark	\checkmark	\checkmark
	language												

programme being assessed.

Course Description Form

1. Course name:

International financing

2. Cours	e code
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FBB19

3. Semester/Year:

4. Date this description was prepared

28/1/2024

5. Available forms of attendance:

Attendance on time and full time

6. Number of study hours (total) / Number of units (total):

Total (45)hour /Number of units (3)

7. Name of the course supervisor (if more than one name is mentioned):

Mr. Muqdad Ibrahim Jassim Email:<u>megdadaliraqi@tu.edu.iq</u>

	8. Course objectives				
It aims to introduce the					
materialInternational FinanceBy defining					
the conceptInternational FinanceIts					
objectives and conceptshAnd	Subject objectives				
classificationsAnd its sources	Subject objectives				
International Finance Financial					
institutions: banks, financial markets, and					
capital market.					
	9. Teaching and learning strategies				
- The student's ability to work inFinancial					
institutions					
- The student's ability toFor financial	Strategy				
analysis	2 4 4 4 5 5 5				
- The student's ability toOld financial					
advice and advice					

]	10. Course	Structure
Evaluation method	Learning method	Name of the unit or topic	Required learning outcomes	Watches	The week
Assignments and tests	In-person lectures and classroom interaction	Chapter One: Introduction to International Finance	Understanding and knowing the concepts of finance	3	1
Assignments and tests	In-person lectures and classroom interaction	Chapter One: Introduction to International Finance	Understanding and knowing the concepts of finance	3	2
Assignments and tests	In-person lectures and	Chapter Two: Balance of Payments and International	Understanding and knowing	3	3

	classroom	Financial Flows	the balance of		
	interaction		payments		
Aggignmente	In-person	Chapter Two: Balance of	Understanding		
Assignments	lectures and	Payments and International	and knowing	3	4
and tests	classroom	Financial Flows	the balance of		_
	interaction	Chapter Three Evenera Data	payments Understand		
	In-person	Chapter Three: Exchange Rate	the exchange		
Assignments	lectures and		rate and its		
and tests	classroom		importance in	3	5
and tests	interaction		monetary		
			policy		
		Chapter Three: Exchange Rate	Understand		6
	In-person	1 0	the exchange		Ŭ
Assignments	lectures and		rate and its	3	
and tests	classroom		importance in	5	
	interaction		monetary		
			policy		
	T	Chapter Three: Exchange Rate	Understand		7
Accionmente	In-person		the exchange		
Assignments	lectures and classroom		rate and its	3	
and tests	classroom interaction		importance in monetary		
	mer action		policy		
	In-person	First exam			8
Assignments	lectures and		Determine the	•	ŏ
and tests	classroom		level of	3	
una 10515	interaction		students		
	In-person	Chapter Four: International			9
Assignments	lectures and	Financing Instruments	Learn about	3	5
and tests	classroom		financing tools	3	
	interaction				
	In-person	Chapter Four: International			10
Assignments	lectures and	Financing Instruments	Learn about	3	
and tests	classroom	-	financing tools	J	
	interaction				
	In monorer	Chapter Five: International	Understanding		11
Assignments	In-person lectures and	Financial Markets	and knowledge of		
and tests	classroom		international	3	
anu 15313	interaction		financial		
	moración		markets		
		Chapter Five: International	Understanding		12
	In-person	Financial Markets	and		12
Assignments	lectures and		knowledge of	2	
and tests	classroom		international	3	
	interaction		financial		
			markets		
		Chapter Six: International	Recognizing		13
	In-person	Financial Institutions	the		
Assignments	lectures and		importance	•	
and tests	classroom		and role of	3	
	interaction		international financial		
			institutions		
		Chapter Circ Internetional	Recognizing		
		Chapter Six: International	the		14
	In-person	Financial Institutions	importance		
Assignments	lectures and		and role of		
and tests	classroom		international		
	interaction		financial		
			institutions		
• •	In-person	Chapter Six: International	Recognizing		15
Assignments	lectures and	Financial Institutions	the		12
and tests	icciul es anu				

interaction	and role of
	international
	financial
	institutions

	11. Course Evaluation
	Midterm exams •
	Solve the homework •
Parti	cipate in explaining topics and discussions. •
	the audience •
	 Asking brainstorming questions during lectures
	12. Learning and teaching resources
Economics of Money and -1 FinanceInternational/CompositionJose ph Daniels, David VanHoose; Translated by Mahmoud Hassan Hosni; Reviewed by Wannis Farag Abdel Aal. AFor international financing,Mamoun Ali Al Nasser, Mustafa Kafi, Youssef Kafi,Oman,Jordan: Dar Al-Hamed for Publishing and Distribution, 2014	Required textbooks (methodology if any)
	Main References (Sources)
Journal of the College of Administration and	Recommended supporting books and references
Economics / Tikrit University	(scientific journals, reports)
https://fsecg.univ-	Electronic references, websites
guelma.dz/sites/default/files/4_23.pdf	