

University of Mosul



First Cycle – Bachelor's Degree (B.Sc.) - Financial and Banking Sciences, College of Administration and Economics

Bachelor's Degree in Finance and Banking



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۱. Overview

This guide covers the courses offered by the Administration and Economics program for obtaining a Bachelor of Science degree in Financial and Banking Sciences. The program offers ۴۰ courses, for example, with a total student workload of ۶,۰۰۰ hours and ۲۴۰ total European Credit Transfer System (ECTS) credits. The delivery of courses is based on the Bologna Process.

۲. Undergraduate Courses ۲۰۲۵-۲۰۲۶

Module ۱

Code	Course/Module Title	ECTS	Semester
BF۱۱۰۱	Principles of Banking and Finance	۷,۰۰	۱
Class (hr/w)	Lect/Lab./Prac./Tutor	SSWL (hr/sem)	USWL (hr/w)
۳	۱	۶۳	۱۱۲
Description			
The Principles of Finance and Banking course aims to provide students with the theoretical and practical foundations of the financial and banking system. It introduces the nature and functions of money, the structure and components of the financial system, and the role of commercial and Islamic banks in financial intermediation. The course also covers fundamental banking operations, credit policies, liquidity and risk management, as well as the role of the central bank and the instruments of monetary policy. The course further examines the concepts, types, instruments, and operating mechanisms of financial markets, with emphasis on their role in mobilizing savings and directing investments. It also highlights the regulatory and supervisory aspects of banking activities, thereby enhancing students' understanding of the nature and functions of financial and banking institutions and their role in supporting economic activity.			

Module ۲

Code	Course/Module Title	ECTS	Semester
BF۱۱۰۲	Accounting Basics	۷	۱
Class (hr/w)	Lect/Lab./Prac./Tutor	SSWL (hr/sem)	USWL (hr/w)

۳	۱	۶۳	۱۱۲
Description			
The Fundamentals of Accounting course is an introductory course designed to familiarize students with the nature of the accounting system and its role in measuring and communicating financial information to decision-makers. The course covers fundamental accounting concepts and the elements of financial statements, including assets, liabilities, equity, revenues, and expenses, while explaining the accounting assumptions and principles that govern the measurement and disclosure process. It also focuses on identifying the users of accounting information, whether internal users such as management or external users such as investors and creditors. The course includes an explanation of methods for recording financial transactions using single-entry and double-entry bookkeeping, highlighting the importance of each method in ensuring accuracy and control. It also provides a comprehensive overview of the accounting cycle, beginning with the analysis and recording of financial transactions, followed by posting to ledger accounts and preparing the trial balance, and concluding with the preparation of financial statements. The course aims to develop students' ability to understand, analyze, and practically apply accounting concepts in a business environment.			

Module ۳

Code	Course/Module Title	ECTS	Semester
BF۱۱۰۳	Business Management Basics	۶	۱
Class (hr/w)	Lect/Lab./Prac./Tutor	SSWL (hr/sem)	USWL (hr/w)
۳	۱	۶۳	۸۷
Description			
The Principles of Management course covers fundamental topics beginning with the nature of planning, managerial approaches to planning, and the types of plans according to their functions. It also addresses the concept of decision-making, its types and managerial styles, and the basic models of the decision-making process. In addition, the course introduces management information systems and their role in supporting decision-making, with particular emphasis on computer-based systems. The course covers job design, its methods, the importance of organizing, and the factors influencing organizational design, while examining various types of organizational structures. It also explores the nature of authority, the chain of command, and the span of control. The course further addresses motivation and its major theories, leadership and leadership styles, communication and its methods, as well as managerial control,			

its importance, and its main steps.

The course concludes with an introduction to operations management and modern marketing concepts, in addition to human resource management and financial management and their major functions. Periodic assessments are conducted throughout the semester to evaluate students' understanding and progress.

Module ٤

Code	Course/Module Title	ECTS	Semester
BF١١٠٤	Principles of Statistic	٦	١
Class (hr/w)	Lect/Lab./Prac./Tutor	SSWL (hr/sem)	USWL (hr/w)
٣	١	٦٣	٨٧
Description			
The Principles of Statistics course introduces students to the fundamental concepts and foundations of statistics, which are used to collect, organize, analyze, and interpret data for effective decision-making. The course begins with an introduction to statistics and its importance across various fields, followed by methods of presenting data through tables and graphical representations. It also covers measures of central tendency, including the arithmetic mean, median, and mode, as well as measures of dispersion such as the range and standard deviation. The course further introduces basic concepts of probability and selected simple statistical distributions. It aims to develop students' ability to analyze data logically and apply statistical methods to problem-solving, enabling them to understand various phenomena and make decisions based on sound and accurate scientific principles.			

Module ٥

Code	Course/Module Title	ECTS	Semester
UN١١٥	Human Right & Democracy	٢	١
Class (hr/w)	Lect/Lab./Prac./Tutor	SSWL (hr/sem)	USWL (hr/w)
٢	.	٣٣	١٧
Description			
The Human Rights and Democracy course introduces students to the fundamental concepts of human rights and the principles of democratic systems by examining the development of these rights within international conventions and national legislation. It addresses the main categories of human rights, including civil,			

political, economic, and social rights. The course also covers the foundations and mechanisms of democracy, such as elections, political pluralism, the rule of law, and the role of institutions in protecting rights and freedoms. The Human Rights and Democracy course introduces students to the fundamental concepts of human rights and the principles of democratic systems by examining the development of these rights within international conventions and national legislation. It addresses the main categories of human rights, including civil, political, economic, and social rights. The course also covers the foundations and mechanisms of democracy, such as elections, political pluralism, the rule of law, and the role of institutions in protecting rights and freedoms.

Module ٦

Code	Course/Module Title	ECTS	Semester
UN١١٦	English Language	٢	١
Class (hr/w)	Lect/Lab./Prac./Tutor	SSWL (hr/sem)	USWL (hr/w)
٢	.	٣٣	١٧
Description			
The English Language course aims to develop students' reading, writing, listening, and speaking skills, with particular emphasis on the use of English in academic and professional contexts related to finance and banking. The course covers essential vocabulary and terminology in the fields of management, finance, and banking, along with the grammatical structures necessary for constructing accurate sentences and expressing ideas clearly. The course also aims to enhance students' ability to comprehend specialized texts, write reports and formal correspondence, and communicate effectively in the workplace. It includes practical exercises designed to develop translation, comprehension, and analytical skills, thereby preparing students to use English effectively in their university studies and future professional careers.			

Module ٧

Code	Course/Module Title	ECTS	Semester
BF١٢٠١	Principles of Economics	٧	٢
Class (hr/w)	Lect/Lab./Prac./Tutor	SSWL (hr/sem)	USWL (hr/w)
٣	١	٦٣	١١٢
Description			
The Principles of Economics course provides students with the fundamental			

concepts of both microeconomics and macroeconomics. It examines consumer and producer behavior, the mechanisms of supply and demand, and price determination in different market structures. The course also covers the concepts of elasticity, market structures, and economic efficiency.

At the macroeconomic level, the course focuses on national income, inflation, unemployment, fiscal and monetary policies, and the role of government in economic activity. It also addresses international economic relations and their impact on the national economy.

The course aims to develop students' ability to analyze economic phenomena and understand their impact on the financial and banking sector, thereby enhancing their ability to make economic decisions based on sound scientific principles.

Module 8

Code	Course/Module Title	ECTS	Semester
BF12.2	Principles of Accounting	7	2
Class (hr/w)	Lect/Lab./Prac./Tutor	SSWL (hr/sem)	USWL (hr/w)
3	1	73	112
Description			
The Principles of Accounting course provides students with the theoretical and practical foundations of the accounting system by introducing the fundamental concepts, objectives, and principles of accounting, as well as the procedures for recording financial transactions using the double-entry bookkeeping system. The course also covers the preparation of major financial statements, including the income statement and the statement of financial position, with emphasis on understanding and analyzing their components. The course examines the various stages of the accounting cycle, the recording and processing of daily transactions, and adjusting entries. It also introduces the concept of internal control and its importance in safeguarding assets and ensuring the accuracy and reliability of accounting information. The course aims to develop students' ability to use accounting information for analysis and decision-making in ways that support their specialization in finance and banking.			

Module 9

Code	Course/Module Title	ECTS	Semester
BF12.3	Principles Business Management	6	2

Class (hr/w)	Lect/Lab./Prac./Tutor	SSWL (hr/sem)	USWL (hr/w)
۳	۱	۶۳	۸۷
Description			
The Principles of Business Administration course is designed to provide students with the theoretical and practical foundations of the major management functions. It covers the concepts, types, and approaches of planning; the decision-making process, including its patterns and models; and the role of management information systems in supporting decision-making. The course also focuses on organizing, including job design, organizational structures and their various forms, as well as the concepts of authority, chain of command, and span of control. The course addresses motivation and its theories, leadership and leadership styles, formal and informal organizational communication, as well as the control function and its fundamental steps. It also introduces the concepts of operations management, modern marketing, and human resource management, in addition to the fundamentals of financial management and the role of the financial manager. Overall, the course aims to enhance students' understanding of the integration and interrelationship of managerial functions within business organizations.			

Module ۱۰

Code	Course/Module Title	ECTS	Semester
BF۱۲۰۴	Reading in Banking and Finance	۵	۲
Class (hr/w)	Lect/Lab./Prac./Tutor	SSWL (hr/sem)	USWL (hr/w)
۲	۱	۴۸	۷۷
Description			
The Financial and Banking Readings course is designed to develop students' ability to understand and analyze specialized texts in the fields of finance and banking through reading and evaluating contemporary financial articles and reports. The course focuses on developing critical reading skills, identifying key ideas, and relating them to the theoretical framework of the discipline. The course also introduces students to financial and banking terminology in English and its appropriate use in professional contexts, while providing practical training in preparing summaries, analytical reports, and presentations. It aims to enhance students' ability to keep abreast of developments in the financial and banking sector and to strengthen their analytical and communication skills, thereby improving their readiness for the labor			

Module ١١

Code	Course/Module Title	ECTS	Semester
UN١٢٥	Fundamentals of Computer Science	٣	٢
Class (hr/w)	Lect/Lab./Prac./Tutor	SSWL (hr/sem)	USWL (hr/w)
١	٢	٤٨	٢٧
Description			
The Fundamentals of Computer Science course is designed to provide students with the basic concepts of information technology and computer use in academic and professional environments, with particular emphasis on applications in finance and banking. The course covers computer hardware and software components, operating systems, file management, as well as the fundamentals of computer networks and the Internet. The course also provides practical training in the use of application software, including word processing, spreadsheets, and presentation tools, with a focus on financial data analysis and report preparation. It aims to develop students' skills in using modern technologies and enhance their ability to employ computer applications in supporting financial and banking operations and decision-making.			

Module ١٢

Code	Course/Module Title	ECTS	Semester
UN١٢٦	Arabic Language	٢	٢
Class (hr/w)	Lect/Lab./Prac./Tutor	SSWL (hr/sem)	USWL (hr/w)
٢	.	٣٣	١٧
Description			
The Arabic Language course is designed to develop students' skills in the accurate and effective use of Arabic in reading, writing, and expression, with particular emphasis on its application in academic and professional contexts related to finance and banking. The course covers fundamental rules of Arabic grammar, morphology, and spelling, in addition to functional writing skills such as preparing reports and official correspondence. The course also aims to develop students' ability to understand and analyze academic texts, and to express ideas accurately and clearly, while strengthening oral presentation and effective communication skills. It contributes to promoting the correct use of financial and banking terminology in Arabic, thereby supporting			

students' academic performance and professional competence.

Module ١٣

Code	Course/Module Title	ECTS	Semester
BF٢١٠١	Intermediate Accounting	٨	٣
Class (hr/w)	Lect/Lab./Prac./Tutor	SSWL (hr/sem)	USWL (hr/w)
٣	٢	٧٨	١٢٢
Description			
The Intermediate Accounting course aims to develop students' understanding of the theoretical and practical foundations of financial accounting through the study of the conceptual framework of accounting, including the objectives of financial reporting, the qualitative characteristics of accounting information, and the principles of measurement and disclosure. The course also covers the preparation of final accounts for commercial and industrial companies, including the determination of the cost of goods sold and the measurement of operating results, with particular emphasis on preparing the income statement and systematically analyzing its components. The course also addresses adjusting entries for expenses and revenues required to apply the accrual basis of accounting and ensure the fair presentation of financial position and operating results. In addition, it covers the accounting treatment of receivables, including their recognition, valuation, and the treatment of doubtful debts, as well as the preparation of bank reconciliation statements to reconcile cash balances between the company's accounting records and bank statements, thereby enhancing the accuracy and reliability of accounting information for decision-making.			

Module ١٤

Code	Course/Module Title	ECTS	Semester
BF٢١٠٢	Financial and Banking Mathematics	٦	٣
Class (hr/w)	Lect/Lab./Prac./Tutor	SSWL (hr/sem)	USWL (hr/w)
٣	١	٦٣	٨٧
Description			
The Financial Mathematics course is considered a fundamental foundation of modern investment and banking practices. It aims to advance students from basic			

mathematical calculations to a comprehensive understanding of the time value of money and the mechanisms through which funds change over time, which represents an essential skill for financial analysts and banking professionals. The course covers short-term financial operations based on simple interest, particularly transactions with maturities of one year or less. It includes methods of calculating interest, distinguishing between ordinary and exact interest, and understanding the relationship between them. It also addresses the discounting of commercial papers, including the procedures involved when a creditor discounts a financial instrument, such as a bill of exchange, before its maturity date in return for commissions and related charges. In addition, the course covers periodic payments, debt settlement and replacement, and the restructuring of existing debts into new obligations while considering prevailing interest rates. The course further examines long-term financial operations based on compound interest, with emphasis on future value and present value calculations. It also covers annuities and the calculation of equal periodic payments, including investment and repayment arrangements. The course prepares students to operate effectively in banking and financial environments by developing their ability to calculate loan interest, value bonds, and manage amortization schedules with a high degree of mathematical accuracy, thereby enabling them to deal effectively with complex financial transactions.

Module ١٥

Code	Course/Module Title	ECTS	Semester
BF٢١٠٣	Financial Management	٦	٣
Class (hr/w)	Lect/Lab./Prac./Tutor	SSWL (hr/sem)	USWL (hr/w)
٣	١	٦٣	٨٧
Description			
The Financial Management course at the second-year level is designed to provide students with the theoretical and practical foundations for managing financial resources within business organizations, with particular emphasis on financial decision-making aimed at maximizing firm value. The course covers the concept of the time value of money and its role in investment valuation, as well as financial statement analysis and its use in supporting managerial decision-making. The course also focuses on working capital management, including cash, inventory, and accounts receivable, and examines their role in achieving an appropriate balance between liquidity and profitability. It further addresses short-term and long-term sources of financing, the cost of capital, and optimal capital structure. In addition, the course covers capital budgeting techniques and the			

analysis of the risk–return relationship, enabling students to understand the financial environment and make sound financial decisions within practical and applied contexts.

Module ١٦

Code	Course/Module Title	ECTS	Semester
BF٢١٠٤	Commercial Law	٢	٣
Class (hr/w)	Lect/Lab./Prac./Tutor	SSWL (hr/sem)	USWL (hr/w)
٢	.	٣٣	١٧
Description			
The Commercial Law course is designed to provide students with the legal foundations governing commercial activities and financial and banking transactions by introducing the concepts of commercial activities, merchants, and the legal provisions regulating them. The course covers the sources of commercial law, commercial obligations and contracts, as well as commercial companies, their types, and their legal characteristics. The course also addresses commercial papers, including bills of exchange, promissory notes, and cheques, their legal provisions, and the mechanisms governing their circulation. In addition, it introduces students to bankruptcy, liquidation, and their related procedures. The course aims to develop students' legal awareness and enhance their understanding of the legislative framework within which financial and banking institutions operate, thereby preparing them to work effectively in a legally regulated business environment.			

Module ١٧

Code	Course/Module Title	ECTS	Semester
BF٢١٠٥	Public Finance	٣	٣
Class (hr/w)	Lect/Lab./Prac./Tutor	SSWL (hr/sem)	USWL (hr/w)
٢	١	٤٨	٢٧
Description			
The Public Finance course is concerned with examining the role of the government in managing public financial resources to achieve economic and social objectives. It focuses on analyzing public revenues, including taxes and fees, as well as government expenditures and their efficient allocation to public services such as education, healthcare, and infrastructure.			

The course also covers the preparation of the government budget and methods of financing budget deficits, including public borrowing and bond issuance. It aims to develop students' understanding of the effects of fiscal policies on economic growth, stability, and income distribution. In addition, the course emphasizes the importance of financial oversight in promoting transparency and preventing the misuse of public resources, thereby contributing to sustainable development and improving the efficiency of public resource utilization.

Module ١٨

Code	Course/Module Title	ECTS	Semester
UN٢١٦	Fundamentals of Computer Science	٣	٣
Class (hr/w)	Lect/Lab./Prac./Tutor	SSWL (hr/sem)	USWL (hr/w)
١	٢	٤٨	٢٧
Description			
The Fundamentals of Computer Science for Second-Year Students course is designed to deepen students' knowledge of advanced information technology concepts and their applications in the fields of finance and banking. The course covers operating systems, data management, databases and the fundamentals of database design, as well as basic programming concepts and logical problem-solving techniques. The course also focuses on the use of advanced application software, particularly spreadsheets for financial and statistical analysis, as well as data management applications and report generation. It provides students with practical training in using computers to process financial information and support decision-making. The course aims to develop students' ability to use modern technologies efficiently in banking and financial activities, thereby strengthening their analytical and practical skills in a digital business environment.			

Module ١٩

Code	Course/Module Title	ECTS	Semester
UN٢١٧	Arabic Language	٢	٣
Class (hr/w)	Lect/Lab./Prac./Tutor	SSWL (hr/sem)	USWL (hr/w)
٢	.	٣٣	١٧
Description			

The Arabic Language for Second-Year Students course is designed to further develop students' language skills, with particular emphasis on the accurate and functional use of Arabic in academic and professional contexts related to finance and banking. The course covers Arabic grammar and morphology from an applied perspective, while strengthening advanced writing skills such as preparing short research papers, administrative reports, and official correspondence.

The course also aims to develop students' ability to analyze texts linguistically, understand their content, and express ideas in a clear and well-organized manner, in addition to improving oral presentation and communication skills. It contributes to promoting the correct use of scientific, financial, and banking terminology in Arabic, thereby

Module ٢٠

Code	Course/Module Title	ECTS	Semester
BF٢٢٠١	Advanced Intermediate Accounting	٨	٤
Class (hr/w)	Lect/Lab./Prac./Tutor	SSWL (hr/sem)	USWL (hr/w)
٣	٢	٧٨	١٢٢
Description			
The Intermediate Accounting course focuses on the accounting principles and foundations related to the measurement and treatment of financial activity components in accordance with applicable accounting standards, while developing students' understanding of accounting concepts. The course covers the valuation of ending inventory under both the periodic and perpetual inventory systems and explains the effect of each system on determining the cost of goods sold and operating results. It also focuses on accounting for investments in stocks and bonds, including their recognition, measurement of investment income, and valuation at the end of the financial period. The course further covers the accounting treatment of fixed assets, including their acquisition, sale, and exchange, as well as the determination of resulting gains or losses. In addition, it addresses the recognition and treatment of allowances for declines in inventory prices and impairment of investments to ensure that assets are reported at appropriate values in the accounting records.			

Module ٢١

Code	Course/Module Title	ECTS	Semester
BF٢٢٠٢	Advanced Financial	٨	٤

	Management		
Class (hr/w)	Lect/Lab./Prac./Tutor	SSWL (hr/sem)	USWL (hr/w)
۳	۲	۷۸	۱۲۲
Description			
The Advanced Financial Management course covers in-depth applied topics focusing on financial planning and decision-making in both the short and long term. It begins with financial forecasting techniques, including the percentage-of-sales approach and the sources-and-uses-of-funds approach, followed by break-even analysis and operating leverage to understand the relationship between costs and profits. The course also examines the nature of working capital, its policies, and practical applications, in addition to trade credit management and short-term financing. On the investment side, it focuses on capital budgeting and project evaluation using analytical techniques such as the payback period, profitability index, net present value, and rate of return. The course aims to strengthen students' financial analysis skills and their ability to make sound financial decisions based on scientific and practical principles.			

Module ۲۲

Code	Course/Module Title	ECTS	Semester
BF۲۲.۳	Financial and Monetary Policies	۵	۴
Class (hr/w)	Lect/Lab./Prac./Tutor	SSWL (hr/sem)	USWL (hr/w)
۳	.	۴۸	۷۷
Description			
The Fiscal and Monetary Policies course focuses on the instruments and mechanisms used by governments and central banks to achieve economic stability and promote economic growth. The course begins by introducing the concept and objectives of fiscal policy and then examines its functions and instruments, including different types and characteristics of taxes, public expenditures, public borrowing, and the government budget and its fundamental principles. It also addresses important issues such as tax evasion, double taxation, and methods of assessing the tax base. In the area of monetary policy, the course focuses on the role, functions, and independence of the central bank, as well as the analysis of quantitative and qualitative monetary policy instruments, including open market operations,			

interest rates, and reserve requirements. The course aims to provide students with an integrated understanding of how fiscal and monetary policies are managed and how they influence economic equilibrium and financial stability.

Module ٢٢

Code	Course/Module Title	ECTS	Semester
BF٢٢.٤	Financial Institutions	٥	٤
Class (hr/w)	Lect/Lab./Prac./Tutor	SSWL (hr/sem)	USWL (hr/w)
٢	١	٤٨	٧٧
Description			
This course aims to provide students with an in-depth understanding of the infrastructure and structure of the financial system, beginning with the managerial philosophy of financial institutions as service organizations operating within a sensitive and highly regulated environment. It focuses on the functional distinction between the central bank as a regulatory and supervisory authority and commercial and investment banks as financial intermediaries engaged in financing activities and credit creation. The course covers the management of financial position, including the analysis of balance sheet structure, assets and liabilities, and strategies for achieving an appropriate balance between liquidity and profitability. It also addresses risk management, with particular emphasis on mechanisms for protecting financial institutions against interest rate fluctuations and credit default risk. In addition, the course examines various sources of financing and the mechanisms through which funds are allocated to investment projects. Upon completion of the course, students are expected to develop skills in bank financial analysis and the ability to evaluate institutional performance in accordance with international standards, enabling them to make sound financing and managerial decisions that contribute to the economic and social environment			

Module ٢٤

Code	Course/Module Title	ECTS	Semester
BF٢٢.٥	Crimes of the Defunct Ba'ath Party	٢	٤
Class (hr/w)	Lect/Lab./Prac./Tutor	SSWL (hr/sem)	USWL (hr/w)
٢	.	٣٣	١٧

Description
The Crimes of the Former Ba'ath Party – Second-Year Course is designed to introduce students to the violations and crimes committed by the former regime in Iraq through an examination of the historical, political, and legal dimensions of that period. The course addresses major forms of political repression, human rights violations, and mass crimes experienced by Iraqi society, while examining their effects on the country's social and economic structure. The course also aims to promote national awareness and reinforce the values of justice, human rights, and the rule of law by examining these crimes within their historical context in an objective and unbiased manner and relating them to the importance of building effective state institutions and promoting good governance. It contributes to developing students' critical thinking and sense of social responsibility, thereby strengthening their understanding of Iraq's modern political experience.

Module ٢٥

Code	Course/Module Title	ECTS	Semester
UN٢٢٦	English Language	٢	٤
Class (hr/w)	Lect/Lab./Prac./Tutor	SSWL (hr/sem)	USWL (hr/w)
٢	.	٣٣	١٧
Description			
The English Language for Second-Year Students course is designed to develop students' language skills at a more advanced level, with particular emphasis on the use of English in academic and professional contexts related to finance and banking. The course focuses on developing critical reading skills for specialized texts, writing reports and formal correspondence, and strengthening listening and speaking skills in various workplace situations. The course also aims to expand students' vocabulary in financial and banking terminology and promote the accurate use of grammatical structures in writing and communication. It seeks to enable students to communicate effectively in English and to understand and analyze economic and financial texts, thereby enhancing their academic competence and professional readiness for the modern business environment.			

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