Ministry of Higher Education and Scientific Research
Scientific Supervision and Evaluation Authority
Quality Assurance and Academic Accreditation Department
Accreditation Department

Academic Program and Course Description Guide

2025-2026

Introduction:

The educational program is a coordinated and structured package of courses that include procedures and experiences that are organized in the form of a vocabulary of study whose main purpose is to build and refine the skills of graduates to make them qualified to meet the requirements of the labor market, which is reviewed and evaluated annually through internal or external audit procedures and programs such as the external examiner program.

The description of the academic program provides a brief summary of the main features of the program and its courses, indicating the skills that are being worked on to acquire students based on the objectives of the academic program, and the importance of this description is evident because it represents the cornerstone of obtaining program accreditation and is co-written by the teaching staff under the supervision of the scientific committees in the scientific departments.

This manual, in its second version, includes a description of the academic program after updating the vocabulary and paragraphs of the previous guide in light of the developments and developments of the educational system in Iraq, which included the description of the academic program in its traditional form (annual, quarterly), as well as the adoption of the description of the academic program circulated under the letter of the Department of Studies TE3/2906 on 3/5/2023 regarding the programs that adopt the curriculum as the basis for their work.

In this regard, we can only stress the importance of writing descriptions of academic programs and courses to ensure the smooth functioning of the educational process.

Concepts and Terms:

Academic Program Description: The academic program description provides a brief summary of its vision, mission, and goals, including an accurate description of the targeted learning outcomes according to specific learning strategies.

Course Description: It provides a contingent summary of the most important characteristics of the course and the learning outcomes expected of the student to achieve and demonstrate whether he or she has made the most of the available learning opportunities. It is derived from the program description.

Program Vision: An ambitious vision of the future of the academic program to be a cutting-edge, inspiring, stimulating, realistic and viable program.

Program Mission: Briefly outlines the goals and activities needed to achieve them and outlines the program's development paths and directions.

Program Objectives: These are phrases that describe what the academic program intends to achieve over a specific period of time and are measurable and observable.

Curriculum Structure: All courses/subjects included in the academic program according to the approved learning system (semester, yearly, Bologna track, courses), whether they are a requirement (ministry, university, college and scientific department) with the number of study units.

Learning Outcomes: A consistent set of knowledge, skills, and values that the student has acquired after the successful completion of the academic program and must define the learning outcomes of each course in a way that achieves the goals of the program.

Teaching and Learning Strategies: These are the strategies used by a faculty member to develop student teaching and learning, and they are plans that are followed to reach learning goals. That is, they describe all classroom and extra-curricular activities to achieve the learning outcomes of the program.

Academic Program Description Form

University Name: Northern Technical University

College: College. Hawija Technology

Scientific Department: Department of Financial and Banking Technologies

Academic or Professional Program Name: Bachelor of Finance and Banking Technology

Final Certificate Name: Bachelor of Finance and Banking Technology

Curriculum: Courses

Description Preparation Date: 1 / 9 / 2025

File Fill Date: 1 / 9 /2025

Signature: Raid
Scientific Assistant's Name: Asst. Prof. Raed Waad Allah Dawood
Date : 8/ 9 /2025

Signature:
Head of Department: Asst. Prof. Dr. Abdul Razzaq Khader Hassan
Date : 8/ 9 /2025

Check the file by

Quality Assurance and Performance Evaluation Division

Name of the Director of the Quality Assurance and Performance Evaluation Division: Eng. Mohammed Jawad Ahmed

Date : 14 / 9 /2025

Signature

Dean's Endorsement
Asst. Prof. Dr. Ahmed Abdullah Danoo
Date: 15/ 9 /2025

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1. Program Vision
Promoting the scientific level of the department's students in a way that leads to achieving scientific leadership at the local, regional and international levels.

2. Program Mission
Qualifying the admitted students with the required knowledge skills and specializations in the field of various financial and banking technologies in order to meet the needs of the labor market and obtain appropriate opportunities for them at the level of state departments and private sector institutions.

3. Program Objectives
1. Knowledge Objectives: • Develop an in-depth understanding of financial, accounting, and banking theories and concepts • Enhancing knowledge of contemporary challenges in the business environment (globalization, digital transformation, sustainability). • Enable students to understand the legal and ethical framework of financial and banking work. 2. Skill Objectives: • Enhance efficiency in the use of technological tools, financial analysis software, and other management systems. • Develop the ability to analyze administrative, financial and banking problems that financial and banking institutions may face.

4. Value Goals:

Integrity and reliability

- Financial Honesty: Commitment to absolute transparency in the management of real and digital data and money.
- Anti-Corruption: Instilling the values of self-censorship to protect organizations from fraud, money laundering, and cybercrime.

2. Financial Inclusion and Equity

- Accessibility: Innovating technology solutions (e.g. mobile apps) that allow simple layers and remote areas to easily access banking services.

5. Career Goals:

- Preparing graduates who are able to compete in the labor market in its various sectors (private, governmental).
- Promote employment opportunities.

6. Program Accreditation
None

7. Other External Influences
The presence of a sponsor that contributes to : 1- Linking the program to the labor market or society 2- Material, logistical or training support 3- Facilitating employment and internships 4- Ongoing Program Guidance

8. Program Structure				
Notes*	Percentage	Study Unit	Number of Courses	Program Structure
Core Course		18	7	Requirements of the Institution (University)
Basic and non-essential		19	7	College Requirements
Basic and non-essential		107	27	Department Requirements
			Exist	Summer Training
				Other

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

9. Program Description				
Credit Hours		Course or course name	Course or course code	Year/Level
practical	theoretical			First Year/First Level
	2	Human Rights and Democracy	NTU100	Chapter One
	2	1 English	NTU101	
1	1	Computer Principles 1	NTU102	
1	3	Management Principles	TCH101	
2	3	Principles of Statistics	TCH102	

2	2	Banking Operations 1	FBT101	
	2	Arabic1	NTU103	Chapter Two
2	4	Principles of Accounting	TCH103	
2	2	Financial Mathematics	FBT102	
2	2	Banking Operations2	FBT103	
2	3	Principles of Economics	TCH104	
Second Year / Level II				
	2	The crimes of the Baath regime in Iraq	NTU203	Chapter One
2	3	Public Finance1	FBT200	
2	3	Banking Marketing	FBT202	
1	1	Principles of Computing 2	NTU201	
	2	English 2	NTU200	
2	3	Quantitative methods	FBT204	
	2	Arabic2	NTU202	Chapter Two
2	3	Public Finance2	FBT205	
	6	Money and Banks	FBT203	
2	1	Ethics	NTU202	
2	4	Intermediate Accounting	FBT201	
				Third Year/Third Level
2	3	Banking Management 1	FBT300	The first prayer
2	3	Financial Management 1	FBT301	
2	4	Banking Accounting	FBT30	
2	3	Risk Management	FBT305	
2	3	Commercial law	FBT308	

2	4	Operations Research	FBT302	Two Chapter
1	2	Banking Management 2	FBT306	
1	2	Financial Management 2	FBT307	
2	3	Project Evaluation	FBT304	
				Fourth Year/Level Four
0	2	Scientific Research Methodology	NTU400	Chapter One
2	4	Management Accounting	FBT400	
1	2	Investment Management1	FBT401	
2	3	Central Banking	FBT402	
2	3	Financial Institutions	FBT403	
2	4	Financial Audit and Control	FBT404	Chapter Two
2	3	Financial Information Systems	FBT405	
1	2	2 Investment Management	FBT406	
2	3	Comprehensive Banking	FBT407	
2	0	Graduation Research Project	FBT408	

10. Expected Learning Outcomes of the Program
Knowledge
Cognitive learning outcomes are expected learning outcomes that focus on the acquisition of knowledge, understanding, and critical thinking skills. These outputs include the ability to remember facts, understand concepts, apply knowledge,

analyze, evaluate, and compose information. Overall, cognitive learning outcomes aim to develop students' ability to: A1. Understand the basic concepts and definitions in financial and banking sciences. A2. Collect, analyze, and interpret financial and accounting data, detect patterns, and come to conclusions based on evidence to support the right decision. A3. Use the knowledge you have learned to solve the problem, make a decision, and provide explanations for it. A4. Create something new, or provide a new interpretation based on the knowledge gained.
Skills
1. Digital Financial Analysis: The ability to read financial statements and evaluate investments using software and artificial intelligence. 2. E-Banking Management: Operating and managing digital banking services, e-wallets, and modern payment systems. 3. Financial Cybersecurity: Protecting banking data from hacking and countering digital financial fraud.
Values
The outcomes of expected learning values are what the learner is expected to learn or acquire through the learning process. They are specific outcomes, and they express the level of knowledge, skills, and attitudes that the learner should have after completing the learning process. Overall, the outcomes of the expected learning values are intended to develop students' ability to: 1. An honest and responsible graduate: He practices financial and

banking work with absolute honesty, and is committed to protecting the confidentiality of customer data and combating digital fraud.

2. Innovative and Evolving: Possesses a flexible mindset that adopts modern technical solutions to solve complex financial problems and improve the work environment.
3. Supportive of society and justice: Consciously contributes to financial inclusion by facilitating access to digital banking services for all segments of Iraqi society.

11. Teaching and Learning Strategies
Traditional lectures, interviews, discussions, presentations of scientific films and videos related to the methods of collecting samples, and then conducting their analysis and reaching tangible results that contribute to solving problems, scientific visits for review.

12. Evaluation Methods
Weekly, monthly, daily exams and end-of-semester exams.

13. Faculty
Faculty Members

Preparing the teaching staff		Special requirements/skills (if applicable)		Specialization		Academic Rank
Lecturer	Angel			Special	General	
	Angel			Financial Management	Business Administration	Assistant Professor
	Angel			Human Resources Management	Business Administration	Assistant Professor
	Angel			Financial Management	Business Administration	Assistant Professor
	Angel			Comparative jurisprudence	Islamic Sharia	Assistant Professor
	Angel			Strategic Management	Business Administration	Teacher
	Angel			Financial and	Financial and	Teacher

				Accounting Technologies	Accounting Technologies	
	Angel			Science Teaching Methods	Science Teaching Methods	Assistant Lecturer
	Angel			Business Administration	Business Administration	Assistant Lecturer
	Angel			Finance and Banking	Finance and Banking	Assistant Lecturer
	Angel			Public Law	Law	Assistant Lecturer
	Angel			Private Law	Law	Assistant Lecturer
	Angel			Funding	Funding	Assistant Lecturer
	Angel			Business Administration	Business Administration	Assistant Lecturer

Professional Development
Mentoring new faculty members

Training courses in the field of specialization. Teaching and Learning Courses Courses on how to publish scientific research
Faculty Professional Development
Specialized Training Courses Developing Scientific Publishing Skills

14. Admission Criteria
Criteria adopted in the Central Admission of the Ministry of Higher Education and Scientific Research

15. Key sources of information about the program
Banking Operations, Financial Management, Public Finance, Banking Marketing, Accounting Specializations, and others.

16. Program Development Plan
- Work on updating the content of the courses to include the latest theories and applications in line with the labor market. - Working on the development of classrooms in the department.? - Working to encourage scientific research. - Supporting student activities. - Analyzing the strengths and weaknesses of the program and working to

address the weaknesses and enhance the strengths.

Program Skills Outline															
				Learning Outcomes Required from the Program											
Year/ Level	Course Code	Course Name	Basic or Optional	Knowledge				Skills				Values			
				A 1	A 2	A 3	A 4	B 1	B 2	B 3	B 4	A 1	C 2	C 3	C 4
Level One															
	NTU100	Human Rights and Democracy	Essential	*							*				*
Chapter	NTU101	English 1	Essential	*						*			*		
	NTU1	Computer	basic	*						*		*			

One	02	Principles 1													
	TCH10 1	Management Principles	basic			*			*				*		
	TCH10 2	Principles of Statistics	basic		*				*				*		
	FBT10 1	Banking Operations 1	basic		*				*				*		
	NTU2 02	Arabic2	basic	*						*				*	
Chap ter	FBT20 5	Public Finance2	basic		*			*					*		
Two	FBT20 3	Money and Banks	basic	*							*		*		
	NTU2	Ethics	basic	*							*	*			

	02														
	FBT201	Intermediate Accounting	basic		*				*		*				
Level II															
	NTU203	The crimes of the Baath regime in Iraq	basic	*							*	*			
Chapter One	FBT200	Public Finance1	basic	*							*	*			
	FBT202	Banking Marketing	basic	*					*				*		
	NTU201	Principles of Computing 2	basic	*							*	*			

	NTU200	English 2	basic	*					*			*			
	FBT204	Quantitative methods	basic	*						*			*		
Chapter Two	NTU202	Arabic2	basic				*			*				*	
	FBT205	Public Finance2	basic	*					*				*		
	FBT203	Money and Banks	basic	*							*		*		
	NTU202	Ethics	basic	*						*				*	
	FBT201	Intermediate Accounting	basic	*						*				*	

	NTU202	Arabic2	basic	*				*							*
Level III															
Chapter One	FBT300	Banking Management 1	basic		*				*				*		
	FBT301	Financial Management 1	basic		*				*				*		
	FBT30	Banking Accounting	basic			*		*					*		
	FBT305	Risk Management	basic	*							*		*		
	FBT308	Commercial law	basic		*			*					*		

Chapter Two	FBT302	Operations Research	basic	*							*		*		
	FBT306	Banking Management 2	basic		*				*				*		
	FBT307	Financial Management 2	basic		*			*							*
	FBT304	Project Evaluation	basic		*			*					*		
Level IV															
	NTU400	Scientific Research Methodology	basic		*				*				*		

Chapter One	FBT400	Management Accounting	basic			*					*		*		
	FBT401	Investment Management1	basic	*							*	*			
	FBT402	Central Banking	basic		*				*				*		
	FBT403	Financial Institutions	basic			*			*				*		
Chapter Two	FBT404	Financial Audit and Control	basic		*			*					*		
	FBT405	Financial Information Systems	basic	*							*				*
	FBT40	Investment	basic		*					*			*		

	6	Management 2													
	FBT407	Comprehensive Banking	basic		*				*				*		
	FBT408	Graduation Research Project	Essential		*						*				*

Remember all courses and by level

- Please indicate the boxes corresponding to the individual learning outcomes from the program subject to the meeting

Description Regulations Banking and Financial Technologies (Curriculum)

1. Educational Institution / Northern Technical University - Hawija Technical College

2. Scientific Department/ Financial and Banking Technologies

3. Course Name / Course Code / Financial Management /FBT301

4. Available Forms of Attendance / Theoretical + Practical

5. Semester / Year - Semester One / 2025-2026

6. Number of Hours (50)

7. Date of creation of this description 9/25/2025

8. Course Objectives (General Course Objectives)

1- Introduce students to the concept of financial management, its importance and histori development.

2- Explain the functions of financial management and its relationship with other scien (accounting, economics, marketing, statistics...).

3- Enable students to understand strategic financial decisions (investment, financi dividends).

4- Develop the ability to analyze financial statements using traditional and mod methods.

5- Providing students with applied skills in calculating and interpreting financial ratios.

6- Training students to link the theoretical aspect with practical application in banking a

financial institutions.
9. Course Outcomes, Teaching, Learning and Assessment Methods Course outcomes are a set of knowledge, skills, and values that the course seeks to achieve in students, providing the learner with a clear idea of what they will be able to do after the course ends, and helping in designing and evaluating courses, the course outcomes are determined based on the objectives of the academic program to which the course belongs.

Evaluation Methods	Teaching and Learning Methods	Outputs
1. Semester and final exams. Quizzes. 2. Practical presentations and reports. 3. Classroom discussions and feedback.	1. Theoretical lectures. Practical exercises and problem solving. 2. Dialogue and classroom discussions. 3. Presentations and reports.	A- Knowledge 1. The student should explain the nature and objectives of financial management. 2. It should indicate the stages of the historical development of financial management. 3. Distinguish between different financial policies (investment policy, financing, dividend distribution). 4. Explain the relationship between the market value of the stock and the factors affecting it.
1. Semester and final exams. Quizzes. 2. Practical presentations and reports. 3. Classroom discussions and feedback.	1. Theoretical lectures. Practical exercises and problem solving. 2. Dialogue and classroom discussions. 3. Presentations and reports.	B. Skills 1. Apply financial analysis tools (financial ratios, horizontal and vertical analysis). 2. Analyze the financial statements and extract the necessary indicators for decision-making. 3. Use quantitative methods (net present value, probability, linear programming) in financial valuation. 4. Prepare simplified financial reports in accordance with scientific standards.
1. Semester and	1. Theoretical	C. Values

final exams. Quizzes. 2. Practical presentations and reports. 3. Classroom discussions and feedback.	lectures. Practical exercises and problem solving. 2. Dialogue and classroom discussions. 3. Presentations and reports.	1. Demonstrate a commitment to objectivity and accuracy in presenting financial results. 2. Understand the importance of prudence and caution in making financial decisions. 3. Be aware of its role in achieving a balance between the goals of the establishment and the interests of the community.

10.Course Structure (Theoretical and Practical Vocabulary)

Evaluation Method	Teaching Method	Module Name / or Subject	Required Learning Outcomes	Watches	The week
Testing and Discussion	theoretical	The Nature, Importance a Development of Financ Management	Understanding th concept and significance	10 (6 theoretical + 4 practical)	1&2
Test	theoretical	The Status of Financ Management Among Ot Sciences	Understanding interpersonal relationships	5 (3 Theoretic + 2 Practical	3
Reports	Theoretical	Strategic Decisions	Concept Analysis	5 (3	4

& Exercises	Practical	(Investment, Financing, Distribution)		Theoreti + 2 Practical	
Test	theoretical	First Month Exam	Initial Assessmen	5 (3 Theoreti + 2 Practical	5
Testing and Discussion	Theoretical Practical	Factors affecting the market value of a stock	Linking theory to practice	5 (3 Theoreti + 2 Practical	6
Reports & Exercises	Theoretical Practical	Financial Analysis – Concepts and Methods	Financial Analys	5 (3 Theoreti + 2 Practical	7
Test	Theoretical Practical	Financial analysis to (traditional and modern)	Addressing issue	10 (6 theoretic + 4 practical	8&9
Reports & Exercis	Theoretical Practical	Types and Criteria of Financ Analysis	Comprehensive Evaluation	10 theoretic +	10&11

es				practical)	
Test	theoretical	Second Month Exam	Interim Assessme	10 theoretic + practical)	12&13
Final Preparatory Exam	practical	General Review and Solution Applied Issues	Review	10 theoretic + practical)	14&15

11. Course Development Plan	
Updating the curriculum continuously in line with the developments of the labor market (Curriculum Modernization Committee, Scientific Committee) such as 1- Developing curricula that are appropriate for the labor market 2- Holding scientific seminars and conferences aimed at updating the school curriculum 3- Follow up on scientific developments in the field of specialization	
12. Infrastructure	
Available	Classrooms, Laboratories & Workshops
Fundamentals of Modern Financial Management - Saud Jaed Mashkoor Al Ameri, 2020	1- Required Textbooks

Financial Management – Hiam Hassan Wahba, 2021	2- Main References (Sources)
	A) Recommended books and references (scientific journals, reports, ...)
Official College Website	B) References, Websites, ...

Description of Courses (Courses System) of Financial Technologies and Banki

1. Educational Institution / Northern Technical University - Hawija Technical College
2. Scientific Department/ Financial and Banking Technologies
3. Course Name/Code/ Banking Management 1/ FBT300
4. Available Forms of Attendance / Theoretical
5. Semester / Year - Semester One / 2025-2026
6. Number of Hours (75)
7. Date of creation of this description 10/25/2025
8. Course Objectives (General Course Objectives)
1. Introduce the student to the concept and nature of banking. 2. Describe the types of banks and their basic functions. 3. Clarification of the various banking processes (deposits, credit, investment). 4. Analyze the relationship between banks and the economic and financial environment. 5. Providing the student with banking risk management skills. 6. Enhancing the student's understanding of the role of financial technology in t development of banking
9. Course Outcomes, Teaching, Learning and Assessment Methods Course outcomes are a set of knowledge, skills, and values that the course seeks to achieve

<table>
<tr><td colspan="3">in students, providing the learner with a clear idea of what they will be able to do after the course ends, and helping in designing and evaluating courses, the course outcomes are determined based on the objectives of the academic program to which the course belongs.</td></tr>
<tr><td>Evaluation Methods</td><td>Teaching and Learning Methods</td><td>Outputs</td></tr>
<tr><td>1.Exams of all kinds
2. Feedback from students
3. Discussion
4. Progressive Presentations</td><td>1. Lecture Method
2. Explanation
3.Dialogue and Discussio
4.Progressive Offers</td><td>B- Knowledge
1: The student should know the concept of banks and their economic and financial goals.
2: Distinguish between the types of banks (commercial, investment, Islamic, and central).
3: The student should explain the main banking operations (accepting deposits, granting credit, investment).
4: Analyzethe role of banks in supporting economic stability and development.</td></tr>
<tr><td>1.Exams of all kinds
2. Feedback from students
3. Discussion
4. Progressive Presentations</td><td>1. Lecture Method
2. Explanation
3.and Dialogue Discussio
4.Progressive Offers</td><td>. Skills
B1: The student must apply the principles of analyzing the financial statements of the banks.
B2: It should compare traditional and electronic banking instruments.
.B3: Use risk management standards in applied cases</td></tr>
<tr><td>1.Exams of all</td><td>1. Lecture Method</td><td>C. Values</td></tr>
</table>

kinds 2. Feedback from students 3. Discussion 4. Progressive Presentations	2. Explanation 3.Dialogue and Discussio 4.Progressive Offers	A1: The student must demonstrate a commitment to the principles of integrity and transparency in banking practices. A2: Realize the importance of banks' social responsibility in serving the community. A3: Demonstrate interest in adopting modern digital .banking solutions

10.Course Structure (Theoretical and Practical Vocabulary)					
Evaluation Method	Teaching Method	Module Name / or Subject	Required Learning Outcomes	Watches	The week
Quizzes + Practical Discussion	Theoretical Practical	The Concept of Banks, Th Origin and Development	Knowledge a application	5 Theoretic + Practical	1&2
Tests + Reports	Theoretical Practical	Types of Banks (Commerci Investment, Islamic, Central)	Knowledge a application	5 Theoretic + Practical	3

Quizzes + Discussion	Theoretical Practical	Organizational and Administrative Structure of Banks	Knowledge a application	5 Theoreti + Practical]	4
Tests + Reports	Theoretical Practical	Banking: Accepting Deposits	Knowledge a application	5 Theoreti + Practical]	5
Quizzes + Discussion	Theoretical Practical	Banking Operations: Granting Credit	Knowledge a application	5 Theoreti + Practical]	6
Tests	Theoretical Practical	First Month Exam + Practical Review	Knowledge a application	5 Theoreti + Practical]	7
Quizzes + Discussion	Theoretical Practical	Investment Banking Liquidity Management	Knowledge a application	5 Theoreti + Practical]	8&9
Tests +	Theoretical Practical	Banking Risk Management	Knowledge a application	5 Theoreti	10&11

Reports				+ Practical	
Quizzes + Discussion	Theoretical Practical	Fintech and Digi Transformation	Knowledge a application	5 Theoreti + Practical	12&13
Tests + Reports	Theoretical Practical	The Relationship betwe Banks and Econon Development	Knowledge a application	5 Theoreti + Practical	14&15

11. Course Development Plan
Updating the curriculum continuously in line with the developments of the labor market (Curriculum Modernization Committee, Scientific Committee) such as 4- Updating the course content to keep pace with developments in the banking industry. 5- Introducing modern topics such as digital banking and green finance. 6- Holding seminars with banking experts to enhance the practical aspect.

12. Infrastructure	
Available	Classrooms, Laboratories & Workshops
Banking Management - An Applied Approach - Prof. Dr. Abdel Aziz	3- Required Textbooks

Shweesh	
Banking Management Book Dr. Muhammad Al-Serafi	4- Main References (Sources)
	C) Recommended books and references (scientific journals, reports, ...)
Official College Website	D) Electronic References, Websites, ...

Description of Courses (Courses System) of Financial and Banking Technologies

1. Educational Institution / Northern Technical University - Hawija Technical College
2. Scientific Department/ Financial and Banking Technologies
3. Name/Course Code/ Commercial Law/ FBT308
4. Available Forms of Attendance / Theoretical + Practical
5. Semester / Year - Semester One / 2025-2026
6. Number of Hours (75)
7. Date of preparation of this description 9/22/2025
8. Course Objectives (General Course Objectives)
1. Introducing students to the concept of commercial law, its origin a development. 2. Identify the characteristics of commercial law and its sources. 3. Distinguish between business, civil, and types of business.

4. Understand the scope of application of commercial law in accordance w jurisprudential theories and the Iraqi legislative position.
5. Study the legal system of business and its importance in the econon environment.

9. Course Outcomes, Teaching, Learning and Assessment Methods

Course outcomes are a set of knowledge, skills, and values that the course seeks to achieve in students, providing the learner with a clear idea of what they will be able to do after the course ends, and helping in designing and evaluating courses, the course outcomes are determined based on the objectives of the academic program to which the course belongs.

Evaluation Methods	Teaching and Learning Methods	Outputs
1. Exams of various types 2- Feedback from students 3- Discussion 4. Progressive Presentations	1- Lecture Method 2- Explanation 3- Dialogue and discussion 4- Progressive Presentations	C- Knowledge A1. The student should explain the origin and development of commercial law. A2. Distinguish between commercial and civil business. A3. Enumerate the sources of commercial law in Iraq. A4. The scope of application of commercial law should be understood in accordance with personal and objective theory.
1. Exams of various types 2- Feedback	1- Lecture Method 2- Explanation	B. Skills B1. To analyze practical cases for the adaptation of the business business.

from students 3- Discussion 4. Progressive Presentations	3- Dialogue and discussion 4- Progressive Presentations	B2. The applicant shall apply the legal rules to determine the legal nature of the work. B3. Legally distinguish between merchants and non-merchants according to the texts.
1. Exams of various types 2- Feedback from students 3- Discussion 4. Progressive Presentations	1- Lecture Method 2- Explanation 3- Dialogue and discussion 4- Progressive Presentations	C. Values A1- Enhancing the sense of the importance of adhering to commercial law. A2- Respect for the principle of equality in commercial dealings. C3- Observing the ethics of fair business dealing.

10. Course Structure (Theoretical and Practical Vocabulary)

Evaluation Method	Teaching Method	Module Name / or Subject	Required Learning Outcomes	Watches	The week
Quizzes and discussion	Theori cal + practi	• The Origin and Development Commercial Law • Definition of Commercial Law a its Characteristics	Knowledge a practicality	5	2&1
Tests &	Theor	• Commercial Law Sources	Knowledge a practicality	5	3

Reports	cal + practi				
Quizzes and discussion	Theor cal + practi	• Scope of application of commercial law (personal and objective theory)	Knowledge a practicality	5	4
Tests & Reports	Theor cal + practi	• Distinction between business and civil	Knowledge a practicality	5	5
Quizzes and discussion	Theor cal + practi	• Sole proprietorship – its terms	Knowledge a practicality	5	6
Tests & Reports	Theor cal + practi	• First Month Exam	Knowledge a practicality	5	7
Quizzes and discussion	Theor cal + practi	• Business in Project Format • Affiliate and Hybrid Business	Knowledge a practicality	5	9&8
Tests &	Theor cal +	• Adapting real-world commercial a civil situations	Knowledge a practicality	5	11&10

Reports	practi	• The Special Nature of Commerc Law in Iraq			
Quizzes and discussion	Theoretical + practi	• Business Law – Jurisdiction, Bankruptcy, Interest • Overview	Knowledge a practicality	5	13&12
Tests & Reports	Theoretical + practi	• Analysis of texts from the Ira Commercial Law • Second Month Exams	Knowledge a practicality	5	15&14

11. Course Development Plan

Updating the curriculum continuously in line with the developments of the labor market (Curriculum Modernization Committee, Scientific Committee) such as

- Updating the legal content to keep pace with the latest amendments to the Iraqi Commercial Law.
- Integrate critical thinking and legal analysis skills into teaching.
- Conducting comparative studies with trade laws in other Arab countries.
- Hosting lawyers or judges in discussion sessions.
- Support the use of legal technology and digital resources.

12. Infrastructure

Available	Classrooms, Laboratories & Workshops
Commercial Law – Dr. Aqeel Al-Hasnawi, Assoc. Prof. Dr. Aqeel Karim Zughir (University of Karbala)	5- Required Textbooks
• Commercial Law – Dr. Abdul Razzaq Al-Sanhouri • Iraqi Commercial Law No. 30 of 1984 (Official Text) • Comparisons in Commercial Law – Dr. Hassan Kira	6- Main References (Sources)
	E) Recommended books and references (scientific journals, reports, ...)
Official College Website	F) Electronic References, Websites, ...

Description of Courses (Courses System) of Financial and Banking Technologies

1. Educational Institution / Northern Technical University - Hawija Technical College
2. Scientific Department/ Financial and Banking Technologies
3. Course Name / Course Code / Financial Management 2 / FBT307
4. Available Forms of Attendance / Theoretical + Practical
5. Semester/Year- Semester Two/2025-2026
6. Number of Hours (45)
7. Date of preparation of this description 25/2/2026
8. Course Objectives (General Course Objectives)
1. Introduce students to the concept of financial management, its importance and histori development. 2. Explain the functions of financial management and its relationship with other scien (accounting, economics, marketing, statistics...).

3. Enable students to understand strategic financial decisions (investment, financi dividends).
4. Develop the ability to analyze financial statements using traditional and modern method
5. Providing students with applied skills in calculating and interpreting financial ratios.
6. Training students to link the theoretical aspect with practical application in banking a financial institutions.

9. Course Outcomes, Teaching, Learning and Assessment Methods Course outcomes are a set of knowledge, skills, and values that the course seeks to achieve in students, providing the learner with a clear idea of what they will be able to do after the course ends, and helping in designing and evaluating courses, the course outcomes are determined based on the objectives of the academic program to which the course belongs.		
Evaluation Methods	Teaching and Learning Methods	Outputs
1. Semester and final exams. Quizzes. 2. Practical presentations and reports. 3. Classroom discussions and feedback.	1. Theoretical lectures. Practical exercises and problem solving. 2. Dialogue and classroom discussions. 3. Presentations and reports.	D- Knowledge 5. The student should explain the nature and objectives of financial management. 6. It should indicate the stages of the historical development of financial management. 7. Distinguish between different financial policies (investment policy, financing, dividend distribution). 8. Explain the relationship between the market value of the stock and the factors affecting it.
1. Semester and final exams. Quizzes. 2. Practical presentations and reports.	1. Theoretical lectures. Practical exercises and problem solving. 2. Dialogue and	B. Skills 5. Apply financial analysis tools (financial ratios, horizontal and vertical analysis). 6. Analyze the financial statements and extract the necessary indicators for decision-making.

3. Classroom discussions and feedback.	classroom discussions. 3. Presentations and reports.	7. Use quantitative methods (net present value, probability, linear programming) in financial valuation. 8. Prepare simplified financial reports in accordance with scientific standards.
1. Semester and final exams. Quizzes. 2. Practical presentations and reports. 3. Classroom discussions and feedback.	1. Theoretical lectures. Practical exercises and problem solving. 2. Dialogue and classroom discussions. 3. Presentations and reports.	C. Values 4. Demonstrate a commitment to objectivity and accuracy in presenting financial results. 5. Understand the importance of prudence and caution in making financial decisions. 6. Be aware of its role in achieving a balance between the goals of the establishment and the interests of the community.

10.Course Structure (Theoretical and Practical Vocabulary)

Evaluation Method	Teaching Method	Module Name / or Subject	Required Learning Outcomes	Watches	The week
Testing and Discussion	theoretical	The Nature, Importance a Development of Financ Management	Understanding concept a significance	3(2 theoretical + 1 practic	1&2

				al)	
Test	theoretical	The Status of Financ Management Among Otl Sciences	Understanding interpersonal relationships	3 Theoretic + Practical]	3
Reports & Exercises	Theoretical Practical	Financial forecasting (sales forecasts, forecasting current needs)	Concept Analysis	3 Theoretic + Practical]	4
Test	theoretical	First Month Exam	Initial Assessmen	3 Theoretic + Practical]	5
Testing and Discussion	Theoretical Practical	Profit Planning and Operational Leverage	Profit Planning	3 Theoretic + Practical]	6
Reports & Exercises	Theoretical Practical	Working Leverage Concept (Operational Leverage Grade, Leverage Grade, Joint Leverage Grade)	Profit Planning	3 Theoretic + Practical]	7

Test	Theoretical Practical	The concept of working capi management (t interrelationship betwe profitability and liquidi capital financing policies)	Working Capi Management	3 Theoretic + Practical)	8&9
Reports & Exercises	Theoretical Practical	Cash Management Conc (Reducing Disrupted Ca Balances)	Cash Managemen	3(2 theoretic + practical)	10&11
Test	theoretical	Second Month Exam	Interim Assessme	3 Theoretic + Practical)	12&13
Final Preparatory Exam	Theoretical Practical	Nature of Receivab Management (Conditions Granting Commercial Cre Receivables Collecti Policies)	Managing Accounts Receivables	3 Theoretic + Practical)	14
			Commodity Inventory Management	3 Theoretic + Practical)	15

11. Course Development Plan
Updating the curriculum continuously in line with the developments of the labor market

(Curriculum Modernization Committee, Scientific Committee) such as 7- Developing curricula that are appropriate for the labor market 8- Holding scientific seminars and conferences aimed at updating the school curriculum 9- Follow up on scientific developments in the field of specialization	
12. Infrastructure	
Available	Classrooms, Laboratories & Workshops
Fundamentals of Modern Financial Management - Saud Jaed Mashkoor Al Ameri, 2020	7- Required Textbooks
Financial Management – Hiam Hassan Wahba, 2021	8- Main References (Sources)
	G) Recommended books and references (scientific journals, reports, ...)
Official College Website	H) Electronic References, Websites, ...

Description of Courses (Courses System) of Financial and Banking Technologies

1. Educational Institution / Northern Technical University - Hawija Technical College
2. Scientific Department/ Financial and Banking Technologies
3. Course Name/Code/ Banking Department2/ FBT306
4. Available Forms of Attendance / Theoretical
5. Semester/Year - Semester Two/ 2025-2026
6. Number of Hours (45)
7. Date of creation of this description 1/3/2025
8. Course Objectives (General Course Objectives)
1. Introduce the student to the concept and nature of banking. 2. Describe the types of banks and their basic functions. 3. Clarification of the various banking processes (deposits, credit, investment). 4. Analyze the relationship between banks and the economic and financial environment.

5. Providing the student with banking risk management skills. 6. Enhancing the student's understanding of the role of financial technology in t development of banking

9. Course Outcomes, Teaching, Learning and Assessment Methods Course outcomes are a set of knowledge, skills, and values that the course seeks to achieve in students, providing the learner with a clear idea of what they will be able to do after the course ends, and helping in designing and evaluating courses, the course outcomes are determined based on the objectives of the academic program to which the course belongs.		
Evaluation Methods	Teaching and Learning Methods	Outputs
1. Exams of various types 2- Feedback from students 3- Discussion 4. Progressive Presentations	1- Lecture Method 2- Explanation 3- Dialogue and discussion 4- Progressive Presentations	E- Knowledge A1: The student should know the concept of banks and their economic and financial goals. A2: Distinguish between the types of banks (commercial, investment, Islamic, and central). A3: The student should explain the main banking operations (accepting deposits, granting credit, investment). nomic A4: Analyze the role of banks in supporting eco stability and development.

1. Exams of various types 2- Feedback from students 3- Discussion 4. Progressive Presentations	1- Lecture Method 2- Explanation 3- Dialogue and discussion 4- Progressive Presentations	B. Skills B1: The student must apply the principles of analyzing the financial statements of the banks. B2: It should compare traditional and electronic banking instruments. .B3: Use risk management standards in applied cases
1. Exams of various types 2- Feedback from students 3- Discussion 4. Progressive Presentations	1- Lecture Method 2- Explanation 3- Dialogue and discussion 4- Progressive Presentations	C. Values A1: The student must demonstrate a commitment to the principles of integrity and transparency in banking practices. A2: Realize the importance of banks' social responsibility in serving the community. A3: Demonstrate interest in adopting modern digital .banking solutions

13.Course Structure (Theoretical and Practical Vocabulary)

Evaluation Method	Teaching Method	Module Name / or Subject	Required Learning Outcomes	Watches	The week
Quizzes + Practic Discussion	Theoretica + Practical	The Concept Electronic Banks	Knowledge a application	3 Theoreti +	1&2

				Practical	
Tests + Reports	Theoretica + Practica	Components of Banking System	Knowledge a application	3 Theoreti + Practical	3
Quizzes + Discussion	Theoretica + Practica	Banking Performance & Governance	Knowledge a application	3 Theoreti + Practical	4
Tests + Reports	Theoretica + Practica	Banking Information System	Knowledge a application	3 Theoreti + Practical	5
Quizzes + Discussion	Theoretica + Practica	Revenues and Expenses	Knowledge a application	3 Theoreti + Practical	6
Tests	Theoretica + Practica	First Month Exam + Practical Review	Knowledge a application	3 Theoreti + Practical	7
Quizzes + Discussion	Theoretica + Practica	Profitability of the Ban	Knowledge a application	3 Theoreti + Practical	8&9

Tests + Reports	Theoretica + Practica	The Concept Investment Banking	Knowledge a application	3 Theoretic + Practical	10&11
Quizzes + Discussion	Theoretica + Practica	Investment Portfolio	Knowledge a application	3 Theoretic + Practical	12&13
Tests + Reports	Theoretica + Practica	Profitability Management a Profitability Quality	Knowledge a application	3 Theoretic + Practical	14&15

14. Course Development Plan

Updating the curriculum continuously in line with the developments of the labor market (Curriculum Modernization Committee, Scientific Committee) such as

10- Updating the course content to keep pace with developments in the banking industry.

11- Introducing modern topics such as digital banking and green finance.

12- Holding seminars with banking experts to enhance the practical aspect.

15. Infrastructure

Available	Classrooms, Laboratories & Workshops
Banking Management - An Applied Approach - Prof. Dr. Abdel Aziz Shweesh	9- Required Textbooks
Banking Management Book Dr. Muhammad Al-Serafi	10- Main References (Sources)
	I) Recommended books and references (scientific journals, reports, ...)
Official College Website	J) Electronic References, Websites, ...

Course Description_(Course System) Financial and Banking Technologies Project

1. Educational Institution / Northern Technical University - Hawija Technic

College
2. Scientific Department/ Financial and Banking Technologies
3. Course Name / Course Code / Project Evaluation / FBT304
4. Available Forms of Attendance / Theoretical
5. Semester/Year - Semester Two/ 2025-2026
6. Number of Hours (75)
7. Date of preparation for this description 1/6/2025
8. Course Objectives (General Course Objectives)
1. Introduce the student to the concept of evaluating investment projects and its importance in making investment decisions. 2. Statement of the relationship between feasibility studies and evaluation of investment projects. 1. Clarifying the concept of the time value of money and its impact on the evaluation of investment alternatives. 2. Providing the student with the skill of estimating the cash flows of investment projects. 3. Introduce the student to the methods of evaluating projects in light of the

certainty and how to differentiate between them.

4. Developing the student's ability to analyze projects in light of uncertainty and risk.

9. Course Outcomes, Teaching, Learning and Assessment Methods

Course outcomes are a set of knowledge, skills, and values that the course seeks to achieve in students, and provide the learner with a clear idea of what they will be able to accomplish after studying the course, as well as help in building learning activities and assessment methods in line with the objectives of the academic program.

Evaluation Methods	Teaching and Learning Methods	Outputs
1-Exams of all kinds 2-Classroom and homework 3-Discussion 4-Presentations & Reports	1-Lecture Method 2-Explanation 3-Dialogue and Discussion 4-Application and Exercise Solution	F- A. Knowledge a. The student should know the concept of evaluating investment projects and its importance. a. The student should explain the concept of the time value of money and the basis of the discount. a. Distinguish between the elements of cash flows associated with the investment project.

		a. The student should clarify the criteria and methods of evaluating the projects in light of the verification.
1-Exams of all kinds 2- Classroom and homework 3-Discussion 4-Presentations & Reports	1-Lecture Method 2-Explanation 3-Dialogue and Discussion 4-Exercise Application Solution	B. Skills b. The student should apply the methods of estimating the cash flows of investment projects. b. Calculate valuation indicators such as payback period, net present value, and internal rate of return. b. To compare investment alternatives and choose the most appropriate alternative according to financial standards.
1-Exams of all kinds 2-Classroom and homework 3-Discussion 4-Presentations	1-Lecture Method 2-Explanation 3-Dialogue and Discussion 4-Exercise and Application Solution	C. Values c. The student must demonstrate accuracy and objectivity in analyzing investment projects. c. Realize the importance of

& Reports		rationalizing investment decisions in the service of the institution and the community. c. Comply with scientific honesty when preparing and analyzing the financial statements.

10.Course Structure (Theoretical and Practical Vocabulary)

Evaluation Method	Teaching Method	Module Name / or Subject	Required Learning Outcomes	Watches	The week
Quizzes+ Discussion	Theoretical + Practical	Introduction t Project Evaluation ar the Importanc of Investmen Decision	Knowledge and application	5 (3 Theoretic + 2 Practical)	1&2
Tests+ Apps	Theoretical + Practical	Time value o money and present value	Knowledge and application	5 (3 Theoretic + 2 Practical)	3
Tests+	Theoretical + Practical	Cash Flows as	Knowledge and	5 (3 Theoretic	4

Reports		an Input for Evaluating Investment Projects	application	+ 2 Practical)	
Quizzes+ Discussion	Theoretical + Practical	Types of Investment Projects, Evaluation Criteria and Feasibility Studies	Knowledge and application	5 (3 Theoretic + 2 Practical)	5
Quizzes+ Assignments	Theoretical + Practical	Estimation of initial investment and net working capital	Knowledge and application	5 (3 Theoretic + 2 Practical)	6
Tests	Theoretical + Practical	First Month Exam + Practical Review	Knowledge and application	5 (3 Theoretic + 2 Practical)	7

Quizzes+ Discussion	Theoretical + Practical	Cash flow during operation and the end of life	Knowledge and application	5 (3 Theoretical + 2 Practical)	8&9
Tests+ Reports	Theoretical + Practical	Valuation Methods Under Certainty: Recovery Period, Net Present Value and Profitability Evidence	Knowledge and application	5 (3 Theoretical + 2 Practical)	10&11
Quizzes+ Discussion	Theoretical + Practical	Internal rate of return and trade-off between investment alternatives	Knowledge and application	5 (3 Theoretical + 2 Practical)	12&13
Tests + Reports	Theoretical + Practical	Uncertainty and risk assessment sensitivity analysis and final review	Knowledge and application	5 (3 Theoretical + 2 Practical)	14&15

11. Course Development Plan

Updating the curriculum continuously to keep pace with the developments of academic knowledge and the needs of the labor market, such as:

1. Updating the course content in line with the recent developments in project evaluation methods and feasibility studies.
2. Introduction of practical applications using electronic spreadsheets in the analysis of cash flows and financial indicators.
3. Holding seminars and practical lessons to enhance students' ability to analyze real-world projects.

12. Infrastructure

Available	Classrooms, Laboratories & Workshops
Investment Projects Evaluation Publication	1.Required Textbooks
Hamza Mahmoud Al-Zubaidi, Fundamentals of Financial Management. Mohamed Saleh Al-Hinnawi and Nihal Farid Mustafa, Financial Analysis of Business Projects.	2.Main References (Sources)
Elias Bin Sassi and Yousef Qureshi, Financial Management.	3.Recommended Books and References (Scientific Journals, Reports, ...)

	4.Electronic References Websites.....