

**King Fahd University of Petroleum & Minerals  
College of Industrial Management  
Department of Finance & Economics**

**DIPLOMA IN BANKING AND FINANCE**

**Introduction**

The field of banking and finance has witnessed an exciting period of change and growth. Today, financial managers are increasingly employing new techniques and computer resources to help in their decision making. The future promises to be an even more exciting time for banking and finance professionals. The impact of the Internet on all areas of business practice has revolutionized timely information access and increased competitive pressures on financial managers. To incorporate these changes, diploma in banking and finance program is designed with a series of academic evening courses for entry level financial managers to meet the expected future challenge. The two-year program (post the preparatory year) consists of forty-eight (48) credit hours. The first academic year covers introductory level in general education and business foundation courses. The second academic year covers vigorous courses in banking and finance to provide students with the necessary skills to enter the labor market. Upon successful completion of this program, graduates are eligible to receive the Diploma in Banking and Finance.

## **Objectives of The Program**

The primary objective of this program is to provide education and contemporary training in banking and finance. The program is developed to prepare, train and provide background for general business knowledge and skills that could help graduates seek employment in banking, financial services and related industries.

The main objectives of the program are:

- To provide specialized educational courses and training designed to enhance the knowledge and developments of future skilled financial managers in the field of banking and finance.
- To provide an entry level diploma to the national manpower in the areas of banking and finance
- To enhance prospective candidate's skills for problem solving in financial, economic and managerial fields for strategic decision making.
- To up-grade the quality of Saudi human resources employed in banking and finance.

**Diploma in Banking and Finance requires successful completion of 48 credit hours.**

## DIPLOMA IN BANKING AND FINANCE

### Prep-Year

#### **First Semester**

Course	Title	LT	LB	CR
ENGL 001	Preparatory English I	15	5	8
MATH 001	Preparatory Math I	3	1	4
<b>Total</b>		<b>18</b>	<b>6</b>	<b>12</b>

#### **Second Semester**

ENGL 002	Preparatory English II	15	5	8
MATH 002	Preparatory Math II	3	1	4
<b>Total</b>		<b>18</b>	<b>6</b>	<b>12</b>

### First Year

#### **First Semester**

ENGL 101	English Composition I	3	0	3
MIS 100	Intro. to Computer Applications	2	2	3
MATH 121	Mathematics for Business	3	0	3
ACCT 101	Accounting I	2	3	3
<b>Total</b>		<b>10</b>	<b>5</b>	<b>12</b>

#### **Second Semester**

ACCT 102	Accounting II	2	3	3
ENGL 102	English Composition II	3	0	3
FIN 120	Principles of Financial Mgmt.	3	0	3
ECON 100	Introduction to Economics	3	0	3
<b>Total</b>		<b>11</b>	<b>3</b>	<b>12</b>

### Second Year

#### **First Semester**

OM 110	Business Statistics	3	0	3
MKT 120	Introduction to Marketing	3	0	3
MGT 120	Introduction to Management	3	0	3
FIN 210	Intro. to Money & Capital Mkt.	3	0	3
<b>Total</b>		<b>12</b>	<b>0</b>	<b>12</b>

#### **Second Semester**

FIN 220	Principles of Investments	3	0	3
FIN 230	Bank Management	3	0	3
FIN 240	Fundamentals of Bank Lending	3	0	3
FIN 250	International Trade and Banking	3	0	3
<b>Total</b>		<b>12</b>	<b>0</b>	<b>12</b>

**Total Credit Hours Required to Earn Diploma in Banking and Finance: 48**

## **COURSE DESCRIPTIONS**

### **ACCT 101 ACCOUNTING I**

Financial accounting and its environment, components of the accounting system and its records, the accounting cycle and financial statements preparation, accounting for cash transactions, assets and current liabilities including accounts and notes receivable, merchandise inventory, property, plant and equipment, current liabilities, and accounting for partnership.

### **ACCT 102 ACCOUNTING II**

Continued from Accounting I (ACCT 101) with emphasis on the application to partnerships, corporation, and the study of financial analysis, including the introduction to cost and managerial accounting.

Prerequisite: ACCT 101

### **ECON 100 INTRODUCTION TO ECONOMICS**

Overview of microeconomics markets, market structures analysis of competitive and monopolistic markets. Overview of macroeconomics: national income accounting, national income determination, fiscal policy, and money in the macroeconomic system, monetary policy. International trade restrictions, foreign exchange and exchange markets.

### **ENGL 101 ENGLISH COMPOSITION I**

The main composition element of this introduction to academic discourse is organized on the basis of the principal methods of exposition (comparison, causal analysis, classification, etc.) at the level of the sentence, paragraph, and composition. Attention is also paid to such important aspects of text as coherence, unity, conciseness, and sentence readability and to problem areas of grammar and sentence structure such as fragments fused sentences, and subject-verb agreement. The reading element focuses on way to improve student reading of technically oriented textbooks, encyclopedias, and special periodicals.

## **ENGL 102 ENGLISH COMPOSITION II**

The course consists of two main elements: library research skills and the writing of a term report. Students are familiarized with the University library's circulation and reference sections; they learn how to locate printed materials by using the library's computer catalog, its indexes and CD-ROM workstations. Other basic research skills taught include the writing of bibliographies and the use of recommendation. Finally, students are instructed in narrowing a topic, taking notes from sources and formatting a term paper.

**Prerequisites: ENGL 101**

## **FIN 120 PRINCIPLES OF FINANCIAL MANAGEMENT**

Introduction to financial management: principles and practices relating to financing and investment decisions of the firm. The main focus is on discounted cash flow techniques, analysis of financial statements, introduction to financial markets, working capital management, and capital budgeting.

**Prerequisite: ACCT 101**

## **FIN 210 INTRODUCTION TO MONEY AND CAPITAL MARKETS**

Provides an overview of the financial system and markets within the macro economy. The objective is to familiarize students with the working of financial system, flow of funds, role of central banking, organization and structure of money and capital markets, and review of financial instruments traded in the market. The course introduces students to features of various types of financial instruments such as stocks, bonds, and money market securities.

**Prerequisite: ECON 100**

## **FIN 220 PRINCIPLES OF INVESTMENTS**

Introduces students to the principles of investment, stock markets, security trading and selection. Topics covered include sources of investment information, valuation of stocks, bonds, trading practices, selecting securities for investment, notion of risk-return, diversification, mutual funds, and personal portfolio management.

**Prerequisite: FIN 120**

## **FIN 230 BANK MANAGEMENT**

This is an introductory course to commercial bank management and administration. The course covers functions, operations, policies, organization, and management of banks with emphasis on principles and practices of micro level banking.

**Prerequisite: FIN 120**

## **FIN 240 FUNDAMENTALS OF BANK LENDING**

Exposes students to basic principles and techniques of credit analysis and lending. Major focus is on various forms of lending, credit evaluation tools and methods, lending policies, procedures, documentation, structuring, monitoring of credit risk, and collection processes.

**Prerequisite: FIN 230**

## **FIN 250 INTERNATIONAL TRADE AND BANKING**

Provides an overview of international trade with emphasis on the role of banking in facilitating global transactions. Topics include fundamental concepts of international trade, import-export transactions, methods of trade financing, documentation, introduction to exchange rates, foreign currency trading, and international banking organization.

**Prerequisite: FIN 230**

## **MATH 121 MATHEMATICS FOR BUSINESS**

This course covers the introduction to elementary linear programming, Linear equations and inequalities, systems of linear equations, basic material on matrices, Counting techniques, permutations and combinations, Probability to finite sample space and basic concepts in statistics and finance.

## **MGT 120 INTRODUCTION TO MANAGEMENT**

Basic functions of business enterprise, business environment, ownership, management and organization, human resources management, marketing, financing, information management and decision making, international business, career development in business.

## **MIS 100 INTRODUCTION TO COMPUTER APPLICATIONS**

An Introductory course in computer. It is a hands-on exposure to PC-based applications including word processing, spreadsheet, database, graphics presentation, statistics, electronic mail and introduction to Internet.

## **MKT 120 INTRODUCTION TO MARKETING**

The basic principles of marketing are introduced. Material covered includes the role of marketing in society and the firm, marketing concepts, market measures and segmentation and marketing mix including: product planning, distribution, promotion and price setting.

## **OM 110 BUSINESS STATISTICS**

Basic statistical methods including measures of central tendency and dispersion, probability, sampling, problems in one and two sample estimation, hypothesis testing of means and proportions, chi-square, one way analysis of variance, simple regression and correlation and a brief introduction to multiple regression.

**Prerequisites: MATH 12**