

eibfs

معهد الإمارات للدراسات
المصرفية والمالية
Emirates Institute for
Banking and Financial Studies

Undergraduate Student Catalog

2021- 2022

Contents

1. Academic Calendar	3
2. About EIBFS	6
3. Academic Program Accreditations	7
4. Organization Chart	8
5. Physical Resources	9
6. Cooperative Relations	10
7. Programs & Degrees	10
8. Admission Requirements	10
9. Registration and Fee Payment	11
10. Student Services	13
11. Students' Rights and Responsibilities	14
12. Procedure for Resolving Complaints	16
13. Plagiarism	177
14. Students Behavior and Academic Integrity	18
15. Credit Hours	18
16. Academic Terminology	188
17. Program Learning Outcomes (PLOs)	20
18. Program Structures	24
19. Course Descriptions	31
20. Assessment & Grading	58
21. Faculty List	62
22. Student Affairs Office Contacts	63
23. List of Governing Bodies	63

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 2 of 64	30/03/2022 10:27

CONFIDENTIALITY NOTICE and DISCLAIMER – This document and any attachment are confidential and may be privileged or otherwise protected from disclosure and solely for the use of Emirates Institute for banking and financial studies. No part of this document may be copied, reproduced, or transmitted in any form or by any means without written permission

1. Academic Calendar

Academic Calendar
August 2021 to July 2022

Fall Semester 2021 Aug 21 st to Dec 16 th		
Day	Date	Event
Sunday	29 th August	Classes begin (Existing & New students)
Sunday – Thursday	29 th Aug - 9 th Sep	Add & Drop period
Sunday	26 th September	Submission of the Question Paper and Memorandum to the Moderators
Wednesday	29 th September	Submission of the moderated exam papers to the examiner.
Monday	4 th October	Final Submission to the Examination Committee
Sunday – Thursday	17 th Oct – 28 th Oct	Mid-Term Exams
Sunday	14 th November	Submission of the Question Paper and Memorandum to the Moderators
Wednesday	17 th November	Submission of the moderated exam papers to the examiner.
Monday	22 nd November	Final Submission to the Examination Committee
Sunday – Thursday	12 th Dec – 23 rd Dec	Final Exams
Sunday – Thursday	26 th Dec - 6 th Jan	End of semester break

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 3 of 64	30/03/2022 10:27

CONFIDENTIALITY NOTICE and DISCLAIMER – This document and any attachment are confidential and may be privileged or otherwise protected from disclosure and solely for the use of Emirates Institute for banking and financial studies. No part of this document may be copied, reproduced, or transmitted in any form or by any means without written permission

Spring Semester 2022 Jan 9 th – May 5 th		
Day	Date	Event
Monday	10 th Jan	Classes begin (Existing & New students)
Monday – Friday	10 th Jan – 14 th Jan	Add & Drop period
Monday	31 st January	Submission of the Question Paper and Memorandum to the Moderators
Wednesday	2 nd February	Submission of the moderated exam papers to the examiner.
Monday	7 th February	Final Submission to the Examination Committee
Monday – Thursday	21 st Feb – 3 rd Mar	Mid-Term Exams
Monday – Thursday	28 th Mar – 8 th Apr	Mid-semester break
Sunday	11 th April	Classes resume
Sunday	4 th April	Submission of the Question Paper and Memorandum to the Moderators
Wednesday	6 th April	Submission of the moderated exam papers to the examiner.
Monday	11 th April	Final Submission to the Examination Committee
Monday – Thursday	25 th Apr – 5 th May	Final Exam
Monday – Friday	9 th May – 13 th May	End of semester break

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 4 of 64	30/03/2022 10:27

CONFIDENTIALITY NOTICE and DISCLAIMER – This document and any attachment are confidential and may be privileged or otherwise protected from disclosure and solely for the use of Emirates Institute for banking and financial studies. No part of this document may be copied, reproduced, or transmitted in any form or by any means without written permission

Summer Semester 2022 May 15 th - July 7 th 8 weeks		
Day	Date	Event
Monday	16 th May	Classes begin (Existing & New students)
Monday - Friday	16 th May – 20 th May	Add & Drop period
Monday	30 th May	Submission of the Question Paper and Memorandum to the Moderators
Wednesday	1 st June	Submission of the moderated exam papers to the examiner.
Monday	6 th June	Final Submission to the Examination Committee
Monday – Thursday	13 th Jun– Jun 16 th Jun	Mid-Term Exams
Monday	20 th June	Submission of the Question Paper and Memorandum to the Moderators
Wednesday	22 nd June	Submission of the moderated exam papers to the examiner.
Monday	27 th June	Final Submission to the Examination Committee
Monday – Thursday	4 th Jul – 7 th Jul	Final Exams
*Student Affairs Department		

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 5 of 64	30/03/2022 10:27

CONFIDENTIALITY NOTICE and DISCLAIMER – This document and any attachment are confidential and may be privileged or otherwise protected from disclosure and solely for the use of Emirates Institute for banking and financial studies. No part of this document may be copied, reproduced, or transmitted in any form or by any means without written permission

2. About EIBFS

The Emirates Institute for Banking and Financial Studies (EIBFS) was established in 1983. Since its inception it has been directing its efforts towards upgrading the knowledge and skills of banking professionals, as well as creating a pool of UAE nationals capable of pursuing careers in the banking and financial sector. EIBFS offers a wide range of training and academic programs to cater for the needs of banking, finance, insurance and exchange sectors. EIBFS has three campuses in Sharjah, Dubai, and Abu Dhabi.

EIBFS Vision

- To be a leading institution in providing world-class education and training in banking and finance at local, regional, and international levels.

EIBFS Mission

- To constantly provide excellent banking and financial human development programs to the satisfaction of our customers.
- To contribute effectively towards nationalization in the banking and finance sector.
- To upgrade and disseminate specialized knowledge in the banking and finance sector.
- To promote scientific research in banking and finance sector.

EIBFS Objectives

- To raise the standards of performance of the workforce employed in the banking sector.
- To qualify the UAE Nationals for successful careers in the banking and financial sector.
- To attract UAE nationals who are not employed in banks, train them to apply the concepts and methods of banking, thereby augmenting the existing pool of skilled national human resources.
- To identify and obtain resources (financial, human, and/or technical) to support the teaching, research, and service components of EIBFS.
- To increase and enhance the visibility and awareness of the EIBFS to the community at large all stakeholders.

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 6 of 64	30/03/2022 10:27

CONFIDENTIALITY NOTICE and DISCLAIMER – This document and any attachment are confidential and may be privileged or otherwise protected from disclosure and solely for the use of Emirates Institute for banking and financial studies. No part of this document may be copied, reproduced, or transmitted in any form or by any means without written permission

3. Academic Program Accreditations

EIBFS is currently offering three academic programs in the field of Banking & Finance. The programs are:

- Diploma in Islamic Banking Diploma
- Bachelors in Banking & Finance
- Bachelors in Banking & Finance Accounting Specialization

Emirates Institute of Banking and Finance located in Emirates of Sharjah, Dubai and Abu Dhabi has been licensed since 16/9/2020 to 4/8/2023 by the Ministry of Education of the United Arab Emirates to award the above-mentioned degrees.

All three programs are accredited by Commission for Academic Accreditation in the Ministry of Education and Scientific Research. Details of programs and accreditation are below:

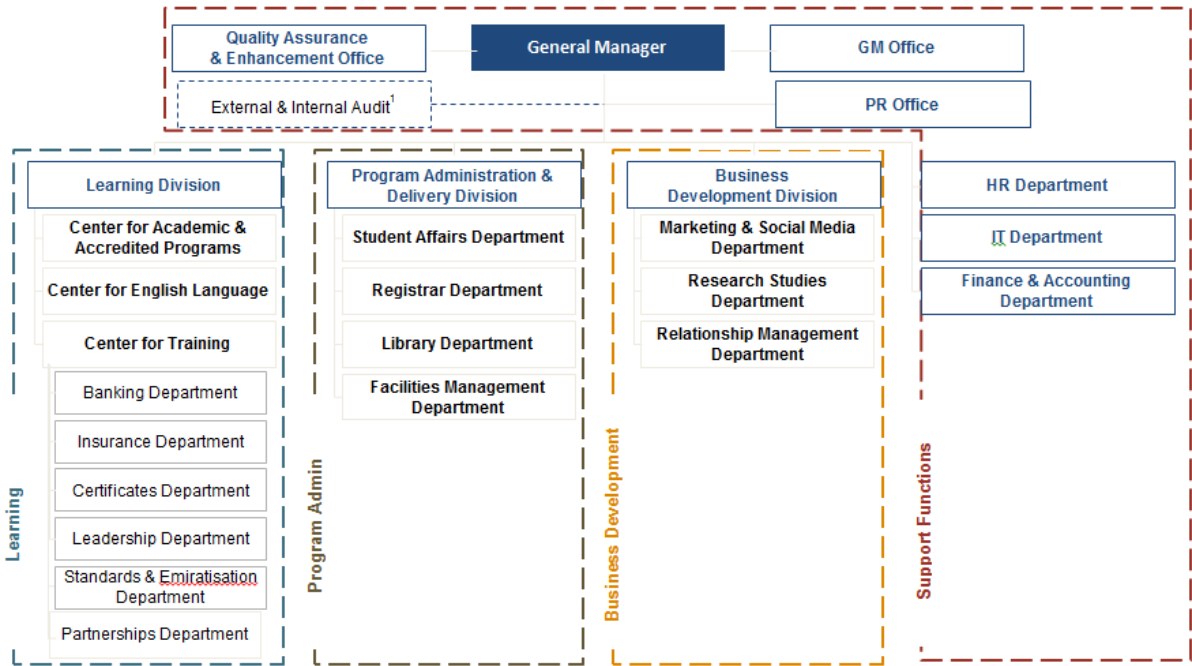
Table 1: Details of Local and International Program Accreditations

#	Program	Program Start Date	First Cohort Graduation Year	International Accreditation date	International Accrediting Body	Local Accrediting Body
1	Diploma in Islamic Banking	2003	2004	2014- 2019	Finance Accreditation Association	CAA
2	BSc Banking & Finance	2012	2016	NA	NA	CAA
3	BSc Banking & Finance – Accounting Specialization	2015	2019	NA	NA	CAA

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 7 of 64	30/03/2022 10:27

CONFIDENTIALITY NOTICE and DISCLAIMER – This document and any attachment are confidential and may be privileged or otherwise protected from disclosure and solely for the use of Emirates Institute for banking and financial studies. No part of this document may be copied, reproduced, or transmitted in any form or by any means without written permission

4. Organization Chart



Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 8 of 64	30/03/2022 10:27

CONFIDENTIALITY NOTICE and DISCLAIMER – This document and any attachment are confidential and may be privileged or otherwise protected from disclosure and solely for the use of Emirates Institute for banking and financial studies. No part of this document may be copied, reproduced, or transmitted in any form or by any means without written permission

5. Physical Resources

EIBFS operates through purpose-built campuses in all its branches owned by EIBFS. These campuses are present in Abu Dhabi, Sharjah and Dubai which has been fully functional since September 2012.

EIBFS conducts regular surveys in each semester to assess satisfaction of customers with the physical and technological resources of EIBFS campuses. The survey results indicate an approximate of 85% to 90 % satisfaction with technological and physical resources.

Abu Dhabi Campus:

The campus is situated in Abu Dhabi city. It has 10 classrooms with seating capacity of 35-40 in each class including two computer labs, 5 conference rooms and one auditorium. The auditorium can seat up to 300 people.

Sharjah Campus:

The campus has a total of 11 classrooms with an average seating capacity of 20 in each room and 3 computer labs. There is 1 auditorium with the seating capacity of 112 and total 32 meeting rooms.

Dubai Campus:

The new development has total of 35 classrooms, 10 computer labs, 4 English language labs and a large auditorium that can seat up to 800 people.

All EIBFS buildings have full functional cafeterias, prayer rooms, washrooms for both male and females, parking facilities and libraries.

EIBFS is committed to a policy that adheres to the requirements of UAE laws and regulations provide safety requirements and take a special consideration for those with disability (e.g., priority in parking, special stairs, elevator etc.)

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 9 of 64	30/03/2022 10:27

CONFIDENTIALITY NOTICE and DISCLAIMER – This document and any attachment are confidential and may be privileged or otherwise protected from disclosure and solely for the use of Emirates Institute for banking and financial studies. No part of this document may be copied, reproduced, or transmitted in any form or by any means without written permission

6. Cooperative Relations

EIBFS has collaborative efforts and strategic partnerships with other renowned educational Institutions to offer specialized professional Certificates, and Leadership development programs

EIBFS also offers the 3+1 BSc study program in agreement with Bangor University in UK, which is approved by the Ministry of Education.

7. Programs & Degrees

- Bachelor of Science in Banking and Finance
- Bachelor of Science in Banking and Finance Accounting Specialization
- Diploma in Islamic Banking

8. Admission Requirements

EIBFS opens admission for students twice a year August (Fall Semester) and January (Spring Semester). Applications are welcome from bankers, in-service candidates, and fresh higher secondary graduates meeting the criteria listed below

- Admission is granted according to the general policy of the Institute and directives of the Board of Directors.
- EIBFS welcomes applications from all residents in the UAE though admission preference is given to UAE Nationals.
- A minimum High School Average of 70% for Advanced or Elite Track or 75% for General Track or equivalent in Standardized International.
- The applicant must have a valid English language TOEFL score of 173 (CBT) or 61 (IBT) or academic IELTS 5.0 overall or EMSAT (1100) IESOL with Listening & Speaking Skills B1 and Reading & Writing Skills- B2 or another standardized, internationally recognized test which is approved by the Commission for Academic Accreditation (CAA).
- EmSAT score of 600 for Arabic Language.
- Alternatively, international students can register for a noncredited Basic Arabic Language course at the institution.
- EmSAT score of 600 in Mathematics or equivalent.
- Passing a personal interview set by the College of Business in addition to other conditions of admission set by the university.

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 10 of 64	30/03/2022 10:27

- Conditional admission can be allowed for not achieving the Arabic Language EmSAT score but not for English Language or overall High School Certificate

All applicants should submit a completed application form by June for fall semester and by November for spring semester. Students seeking admission are required to submit the following documents:

Required Documents

- An attested copy of the UAE High School Certificate or its equivalent
- Original school/college/university transcripts
- An original copy of IELTS or TOEFL score
- A photocopy of a valid passport / UAE ID card
- Five (5) recent (passport size) photographs
- Registration Fee AED 500 (non-refundable)

8.2 EIBFS Credit Transfer Policy

In addition to all admission requirements, following are the criteria for credit transfer:

- A student must be in good academic standing (minimum AGPA of 2.0) and satisfy the EIBFS' Standardized English language requirements.
- Total transferable credit hours shall not exceed 50% of the program total credit hours requirements.
- Credit Hours Transfer will only be considered from reputable and accredited academic institutions operating in the UAE or elsewhere in the world.
- EIBFS does not award nor accept credit transfer for experiential learning.

9. Registration and Fee Payment

Upon admission, students must register and pay for classes at least one week prior to the first day of lectures for each semester. Students who have not paid for the mandated textbooks and tuition fees as proscribed in the Acceptance Letter are not allowed to enter classrooms to attend lectures.

9.1 Advance Deposit

Students must make an advance deposit of AED 2000 by the end of July to reserve their place for the program for the August intake and by the end of November for January intake. The deposit will be refunded in full if the student withdraws from the program and notifies the EIBFS in writing within 7 days prior to the first day of the lectures. The advance deposit will be used towards the tuition fees for the first semester.

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 11 of 64	30/03/2022 10:27

CONFIDENTIALITY NOTICE and DISCLAIMER – This document and any attachment are confidential and may be privileged or otherwise protected from disclosure and solely for the use of Emirates Institute for banking and financial studies. No part of this document may be copied, reproduced, or transmitted in any form or by any means without written permission

9.2 Withdrawal Charges for All Program:

1-7 days from beginning of the semester	15% deduction
8-21 days from beginning of the semester	40% deduction
22-30 days from beginning of the semester	70% deduction
30 days or more from beginning of the semester	100% deduction

Full Fees (AED)

Program	Continuing students			2018 – 2019*		
	Non GCC National	GCC National	Banker	Non GCC National	GCC National	Banker
B.Sc. Banking & Finance	114,000	95,600	95,600	102,600	85,500	95,000
B.Sc. Banking & Finance Accounting Specialization	114,000	95,600	95,600	102,600	85,500	95,000
Diploma in Islamic Banking	36,000	29000	29000	32,400	29,160	21,600

FEES per Subject (AED)

Program	Continuing students			FALL 2022		
	Non GCC National	GCC National	Banker	Non GCC National	GCC National	Banker
B.Sc. Banking & Finance (40 subjects)	2,850	2,390	2,390	2,565	2,138	2,375
B.Sc. Banking & Finance Accounting Specialization (40 subjects)	2,850	2,390	2,390	2,565	2,138	2,375
Diploma Islamic Banking (20 subjects)	1,800	1,450	1,450	1,620	1,458	1,080

* Fees structure applicable only for 2018-2019 enrollments.

9.3 Refund Policy

The deposit will be refunded in full if the student withdraws from the program and notifies the EIBFS in writing 7 days prior to the first day of lectures. Tuition/ Book fees will not be refunded after the books have been received by the student or after the first week of lectures.

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 12 of 64	30/03/2022 10:27

CONFIDENTIALITY NOTICE and DISCLAIMER – This document and any attachment are confidential and may be privileged or otherwise protected from disclosure and solely for the use of Emirates Institute for banking and financial studies. No part of this document may be copied, reproduced, or transmitted in any form or by any means without written permission

9.4 Other Fees/Charges

Fees/Charges	Rate
Registration Fee	AED 500 (Nonrefundable)
Graduation Fee	AED 600
NOC Issuance Fee	AED 50
Transcript Issuance Fee	AED 150
Re-issuance of Identity Card	AED 150
Late Payment/Chq Return Fee	AED 300
Exam Scripts Rechecking	AED 300
Re Examination Fee	AED 750
Re-Issuance of Diploma Certificate	AED 750
Installment Fee	AED 500

All fees and deposit amounts are subject to change by the Board of Directors.

10. Student Services

The students' affairs section at EIBFS provides a climate which brings together students, staff, faculty, and community.

The Student Affairs Office provides the following services:

Developing and implementing rules and procedures related to registration and acceptance for the educational program.

- Keeping students' files and organizing a database for them.
- Assisting in the preparation of lecture halls, supervision, and announcement of results.
- Implementing the admissions regulations with students in collaboration with other sections.
- Providing guidance and counseling for students and solving their problems.
- Organizing academic activities, social and recreation activities and graduation ceremonies.
- Organizing orientation and counseling programs for new students in collaboration with other sections.
- Formulating an annual marketing plan for the educational programs in coordination with other sections.

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 13 of 64	30/03/2022 10:27

CONFIDENTIALITY NOTICE and DISCLAIMER – This document and any attachment are confidential and may be privileged or otherwise protected from disclosure and solely for the use of Emirates Institute for banking and financial studies. No part of this document may be copied, reproduced, or transmitted in any form or by any means without written permission

- Maintaining continuous contacts with internal and external customers (banks, students, guardians, lecturers etc.)
- Preparing periodic reports about the functioning of the section.
- Providing the suitable environment conducive for learning.

Organizing study visits and practical training for the students in the banks and financial institutions in the state.

Conducting periodic evaluation for the educational programs in collaboration with other sections to ensure the quality of performance.

Organizing field visits for students at schools, universities, institutes, and colleges in the state.

10.1 Academic Advising

Academic advising services are committed to providing students with opportunity and guidance to realize their maximum educational potential for their professional and personal development. This is achieved through communication and sharing of information between advisors and students.

10.2 Health services:

EIBFS is working on providing health facilities with association for the nearest health care center. EIBFS maintains a well-equipped First Aid Box for emergencies.

EIBFS has a medical collaboration with the following hospitals:

- NMC Healthcare, Abu Dhabi
- Thumbay Hospitals, Ajman
- Fakeeh University Hospital, Dubai

10.3 Orientation:

EIBFS organizes orientation and counseling programs for new students in collaboration with all the departments where the students are explained LMS, Library Services, Academic expectation and polices and procedure.

11. Students' Rights and Responsibilities

EIBFS believes that a student, upon enrollment, neither loses the rights nor escapes the duties and responsibilities of a citizen. Enjoying educational and learning opportunities, the student has a responsibility to himself/herself, fellow students, to the laws of the land, and to the institution in which he/she enrolls by choice.

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 14 of 64	30/03/2022 10:27

EIBFS respects and protects individual dignity, integrity, and reputation of all its members. Students, faculty, and staff must comply with the conventions and regulations of the Institution that are necessary to maintain order, protect individuals and property, and fulfill the purpose and responsibilities of EIBFS.

Social media may only be used in ways that do not breach any of EIBFS visions, mission, and objectives. Furthermore, students should not use social media in ways that breach any of EIBFS policies, rules and or regulations.

11.1 The Rights of the Student

- Students are expected to participate fully at EIBFS without discrimination or prejudice.
- Students have access to established procedures for respectfully presenting and addressing their concerns and grievances.
- Students have the right to opportunities for interacting with people and institutions both within and beyond EIBFS.
- Students can expect high-quality educational programs.
- Students have the right to utilize their potential to the best of their abilities.
- Students have the right to inquire about policies, regulations, and procedures affecting their welfare as students.
- Students have the right to a campus environment characterized by safety and order.
- Students have the right to a fair process and hearing when disciplinary action is applied to an individual or a group.

11.2 Obligations and Responsibilities of Students

The exercise and preservation of the rights stipulated above require a respect for the rights of all members of EIBFS. The EIBFS assumes that all students are obligated to conduct themselves in a manner that is civil and consistent with EIBFS' role as an institution of higher education. EIBFS requires that all students observe the following obligations and responsibilities:

- The obligation of knowing that one's conduct reflects not only upon oneself but also upon the institution and its members.
- The obligation to follow the rules of common decency and acceptable behavior as expected and observed in an educational institution.
- The obligation to respect the rights and property of others.
- The obligation to regularly attend lectures, tests, examinations, and all forms of learning opportunities in accordance with EIBFS regulations.

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 15 of 64	30/03/2022 10:27

11.3 Students Code of Conduct

Students working towards program are expected to be mature, responsible, and committed to preparing themselves for their professions. One manifestation of that maturity is a highly developed sense of self-respect coupled with an equally high regard for the rights and privileges of others and for the rules that regulate society. It is hoped that students realize the extent to which personal growth depends upon the development of self-discipline and the exercise of it in getting along well with others and maintaining high standards of honesty and moral conduct. Therefore, although minimal rules exist so as to create the atmosphere for a truly liberal education, all students are expected to act in a way that does not infringe upon the rights of others or upon the educational process.

11.4 Other Examples of Misconduct

Other types of misconduct which may lead to dismissal of the student are:

- Disruption of lessons, lectures and examinations through poor behavior.
- Malicious/intentional damage or theft of Institute property.
- Theft of property legally owned by EIBFS personnel and registered students on the premises.

12. Procedure for Resolving Complaints

EIBFS is committed to providing its students with a high-quality education and it cherishes excellence, integrity, fairness and equality. When student complaints occur, it always endeavors to resolve them in a speedy and fair way within a clear framework that encourages discussion and resolution based on the principles of natural justice, equity and fair treatment. Complaints made under this policy will be monitored and reviewed by the Head of Student Affairs at each campus. Central to this framework lies the principle of respecting the confidentiality of individuals.

Students currently registered as an EIBFS student may complain about an aspect of one of the following:

- Teaching and academic facilities
- Academic and Administrative services
- Student support services
- An alleged action or inaction by the Institute or a member of its staff

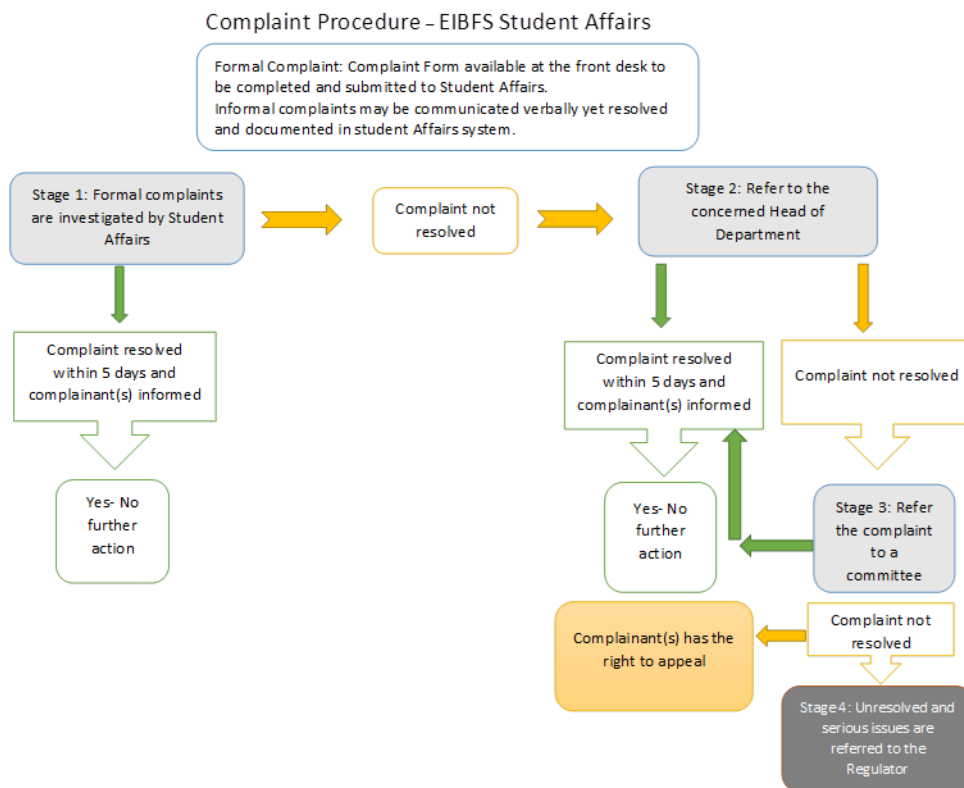
Students may raise complaints jointly, if desired. Normally this is most likely to occur where the service(s) provided have seriously failed a number of students who perceive them to have created a hindrance to achieving their learning outcomes.

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 16 of 64	30/03/2022 10:27

CONFIDENTIALITY NOTICE and DISCLAIMER – This document and any attachment are confidential and may be privileged or otherwise protected from disclosure and solely for the use of Emirates Institute for banking and financial studies. No part of this document may be copied, reproduced, or transmitted in any form or by any means without written permission

Anonymous complaints will not be considered under this procedure. If a member of staff receives an anonymous complaint, he/she will be expected to seek advice from higher management as to how the complaint should be dealt with.

Student complaints will normally be dealt with using an informal procedure at the local level in the first instance, with the minimum number of people involved. A resolution at local level should be attempted wherever possible and is most often in the best interests of all parties involved. The formal procedure will be followed only if a resolution of the complaint is not achieved at the local level. If a student is not satisfied with the formal procedure, he/she may appeal directly to the Disciplinary Committee.



13. Plagiarism

In every kind of writing, the ideas and words presented must be the work of the named author except where materials are documented to others, or a co-author is identified on the title page. Undocumented writing containing the exact or closely paraphrased words of others constitutes plagiarism. Plagiarism raises serious legal and ethical questions no matter how innocent the intentions. This can be prevented by making sure all external resources are documented. The plagiarism is checked by using Copy leak

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 17 of 64	30/03/2022 10:27

CONFIDENTIALITY NOTICE and DISCLAIMER – This document and any attachment are confidential and may be privileged or otherwise protected from disclosure and solely for the use of Emirates Institute for banking and financial studies. No part of this document may be copied, reproduced, or transmitted in any form or by any means without written permission

software. Copyleaks can compare text online and perform extensive searches across the internet and various databases to find similar content, present only relevant results, and help you stay protected against plagiarism.

14. Students Behavior and Academic Integrity

Academic integrity requires commitment to the values of honesty, trust, fairness, respect, and responsibility. It is expected that students at EIBFS, will adhere to these ethical values in all activities related to learning and research. Academic integrity plays a very critical role in the mission of EIBFS. It is your responsibility as the student to complete your academic work with absolute honesty and integrity academic work includes all tests, assignments, projects, case studies, presentations, field work, and examinations. As a registered EIBFS student you must accept this responsibility along with other rules and regulations of the institute. You are also responsible for understanding the requirements for each course and what kind of effort is required, permitted, and accepted by the instructors. It is the responsibility of the instructors to explain and clarify these requirements, especially regarding take home assignments, case studies, projects, and team-based course work. The code of academic conduct and standards covers cheating and plagiarism, and it is applicable for all courses and programs offered throughout the academic year including summer terms.

15. Credit Hours

Credit hour is the unit of measuring educational credit, usually based on the number of classroom hours per week throughout a term. Students are awarded credit for classes on the basis of the Carnegie unit. This defines a semester unit of credit as equal to a minimum of three hours of work per week for a semester.

16. Academic Terminology

Undergraduate Program	An accredited post-secondary course at the level of Bachelor degree, Associate Degree, Advanced Diploma or Diploma
Degree	This is a qualification offered by the institute like: <ul style="list-style-type: none"> • Diploma is awarded after completing an undergraduate program of study; typically completed after two years • Bachelor is awarded after completing an undergraduate program of study; typically completed after four years

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 18 of 64	30/03/2022 10:27

CONFIDENTIALITY NOTICE and DISCLAIMER – This document and any attachment are confidential and may be privileged or otherwise protected from disclosure and solely for the use of Emirates Institute for banking and financial studies. No part of this document may be copied, reproduced, or transmitted in any form or by any means without written permission

Major	The academic major represents a cohesive and extensive program of study in a designated subject area in which a student commits to gaining in-depth knowledge, competence, and understanding.
Academic Year	The period of instruction composed of the fall, spring, and summer semesters. The academic year begins at the start of the fall semester and ends after the last day of the summer semester.
Transcript	The academic transcript represents the official Institute record of EIBFS student's academic history of coursework completed at EIBFS and the grades received.
Certificate	An award granted upon completion of a prescribed series of courses preparing students for employment in selected occupation/vocational fields.
Semester	A semester is made up of 16 weeks of instruction and exam weeks during the fall and the spring of each Academic Year. (Summer is 8 weeks)
Fall Semester	Starts in late August and ends in late December
Spring Semester	Begins in January and ends in late April.
Summer Semester	Begins in May and ends in early July.
Course	A course is usually an individual subject. Students may receive a grade and academic credit after completion of the course.
Graduate	Student who has completed all academic and work placement for their degree/program requirements.
Credit Hour	Number of classroom hours per week throughout a term
Semester Credit Hour	Total number of credit hours throughout a term
Total Degree Credit Hours	Total number of credit hour required to graduate from certain program
Semester GPA	Is used to calculate student standing each semester. It is calculated by dividing the sum of the quality points (CR * Final grade) of courses taken in a particular semester by the total number of credits of the courses taken in that same semester.
Cumulative CGPA	Is a calculation of your cumulative average starting at the end of the second semester and every semester thereafter
Status	In EIBFS transcript the program completion status is limited the following: Graduate, Incomplete & Failed

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 19 of 64	30/03/2022 10:27

Internship	Period of supervised training required for qualifying for a profession. It follows a specified number of academic credits or classroom years.
------------	---

17. Program Learning Outcomes (PLOs)

17.1 Diploma in Islamic Banking

The following reference points were used to inform the development of the program and its learning outcomes:

- the Institute's vision, mission, and strategic objectives.
- the UAE's vision 2021 with specific reference to developing a knowledge economy, a first-rate education system and contributing to Emiratization in the banking and financial services sector.
- QF Emirates qualifications framework for the UAE.
- Dubai Government strategy to develop Dubai as the Global Capital of Islamic Economy.

17.1.1 Knowledge

On successful completion of this program the graduate will be able to:

- **K1:** Use a comprehensive range of theoretical, technical, legal, and financial knowledge to execute service delivery of banking products and services
- **K2:** Use a comprehensive range of theoretical, technical, and practical knowledge of Islamic financing concepts to execute service delivery of Islamic banking and financial market operations.
- **K3:** Assess the impact of innovation and entrepreneurship and its importance as an enablers of new firm formation and economic prosperity
- **K4:** Assimilate a range of cognate knowledge, theories, and practices to inform financial decision making from a broad business and economic perspective.

17.1.2 Skill

On successful completion of this program the graduate will be able to:

- **S1:** Communicate orally and in writing, while also being able to use presentation techniques and technology for effective communication
- **S2:** Demonstrate problem solving, analytical thinking, and communication skills in Islamic banking products and operations within a broader theoretical and practical framework

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 20 of 64	30/03/2022 10:27

17.1.3 Competence

On successful completion of this program the graduate will be able to:

Autonomy and responsibility

- **C1:** Work independently to deliver Islamic banking products and services, and effectively coordinate groups to complete team projects.

Self-development

- **C2:** Operate effectively in a multidisciplinary banking and financial services environment and develop a strong base of knowledge and skills that will serve as a foundation for a career in Islamic banking and finance sector, and further studies

Role in context

- **C3:** Assess customer's financial needs, analyze situations, and apply Islamic finance concepts to develop, and deliver, financial products and services.

17.2 BSc in Banking & Finance

The following reference points were used to inform the development of the program and its learning outcomes:

- The Institute's vision, mission, and strategic objectives.
- The UAE's vision 2021 with specific reference to developing a knowledge economy, a first-rate education system and contributing to Emiratization in the banking and financial services sector.
- QF Emirates qualifications framework for the UAE.
- The UK's Quality Assurance Association subject benchmark statement for finance
- The UK's Quality Assurance Association subject benchmark statement for finance 2016.
- The curriculum and academic requirements for Bangor University's BSc in Banking and Finance.

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 21 of 64	30/03/2022 10:27

CONFIDENTIALITY NOTICE and DISCLAIMER – This document and any attachment are confidential and may be privileged or otherwise protected from disclosure and solely for the use of Emirates Institute for banking and financial studies. No part of this document may be copied, reproduced, or transmitted in any form or by any means without written permission

17.2.1 Knowledge

On successful completion of this program the graduate will be able to:

- **K1:** Use a comprehensive range of theoretical and practical knowledge to solve complex problems in core areas of banking, financial markets, and risk-management.
- **K2:** Critically evaluate the theory and practice of investment analysis for firms and investors to inform financial decision making.
- **K3:** Assess the impact of innovation and disruption on the banking and financial services sector and its implication for firm strategy.
- **K4:** Assimilate a range of cognate knowledge, theories, and practices to inform decision making from a broad business and economic perspective.

17.2.2 Skills

On successful completion of this program the graduate will be able to:

- **S1:** Apply research techniques to collate and assess a range of information sources to prepare financial analysis using quantitative analysis techniques and reasoning.
- **S2:** Communicate orally and in writing, while also being able to use presentation techniques and technology for effective communication.

17.2.3 Competence

On successful completion of this program the graduate will be able to:

Autonomy and responsibility

- **C1:** *Work independently to solve complex problems, and contribute effectively to completing, and leading, team's projects.*

Self-development

- **C2:** Define ethical values and principles and resolve ethical problems in a professional context.

Role in context

- **C3:** Assess customer's financial needs and recommend appropriate financial products and services

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 22 of 64	30/03/2022 10:27

17.3 BSc Banking & Finance - Accounting Specialization

The following reference points were used to inform the development of the program and its learning outcomes:

- The Institute's vision, mission, and strategic objectives.
- The UAE's vision 2021 with specific reference to developing a knowledge economy, a first-rate education system and contributing to Emiratization in the banking and financial services sector.
- QF Emirates qualifications framework for the UAE.
- The curriculum and academic requirements for Bangor University's BSc in Banking and Finance

17.3.1 Knowledge

On successful completion of this program the graduate will be able to

- **K1:** Use a comprehensive range of theoretical and practical knowledge to solve complex problems in banking and finance to support decision making by firms, households, and financial institutions
- **K2:** Prepare advanced financial reports to enable decision making by users of financial accounting information
- **K3:** Prepare advanced management accounting reports to support management in the management and control of public and private institutions.
- **K4:** Assess the impact of innovation and disruption on the banking and financial services sector and its implication for firm strategy
- **K5:** Assimilate a range of cognate knowledge, theories, and practices to inform decision making from a broad business and economic perspective.

17.3.2 Skills

On successful completion of this program the graduate will be able to:

- **S1:** Apply research techniques to collate and assess a range of information sources to prepare financial analysis using quantitative analysis techniques and reasoning
- **S2:** Communicate orally and in writing, while also being able to use presentation techniques and technology for effective communication.

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 23 of 64	30/03/2022 10:27

17.3.3 Competence

On successful completion of this program the graduate will be able to:

Autonomy and responsibility

- **C1:** Work independently to solve complex problems, and contribute effectively to completing, and leading, teams' projects

Self-development

- **C2:** Define ethical values and principles and resolve ethical problems in a professional context.

Role in context

- **C3:** Assess customer's financial needs and recommend appropriate financial products and services

18. Program Structure

Table 1. Diploma in Islamic Banking Program Structure				
#	Course Code	Course Title	Credit Value	Prerequisites
Year One Fall Semester				
1	300101	English for Banking	3	None
2	300102	Financial Mathematics	3	None
3	300104	Principles of Economics	3	None
4	300107	Islamic Thought and Culture	3	None
Year One Spring Semester				
5	300108	UAE Society	3	None
6	300209	Statistics for Business	3	300102
7	300212	Principles of Islamic Economics	3	300104,300107
8	300215	Introduction to Innovation & Entrepreneurship	3	None
Year One Summer Semester 6 Credit Hours				
9	300213	Shari'ah and Islamic Financial Transactions	3	300107
10	300103	Computer Applications in Business	3	None

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 24 of 64	30/03/2022 10:27

CONFIDENTIALITY NOTICE and DISCLAIMER – This document and any attachment are confidential and may be privileged or otherwise protected from disclosure and solely for the use of Emirates Institute for banking and financial studies. No part of this document may be copied, reproduced, or transmitted in any form or by any means without written permission

Year Two Fall Semester				
11	300208	Principles of Accounting	3	None
12	300417	Islamic Banking Products & Services	3	300107,300213
13	300419	Comparative Financial Institutions	3	300107
14	300109	Contemporary Environmental Issues	3	None
Year Two Spring Semester 12 Credit Hours				
15	300210	Banking and Business Law	3	None
16	300415	Financial Statements Analysis	3	300208
17	300421	Accounting for Islamic Transactions and Institutions	3	300107,300208
18	300422	Islamic Financial Markets	3	300107,300213
Year Two Summer Semester 6 Credit Hours				
19	300314	Principles of Marketing	3	None
20	300313	Field Training	3	None
Total Semester Credit Hours			6	
Program Credit Hours			60	

The general education courses of Diploma in Islamic Banking Program includes the following courses.

Diploma in Islamic Banking Program Structure- General Education Courses				
#	Course Code	Course Title	Credit Value	Area
1	300101	English for Banking	3	Language
2	300102	Financial Mathematics	3	Mathematics
3	300103	Computer Applications in Business	3	Information Technology
4	300104	Principles of Economics	3	Social Sciences
5	300107	Islamic Thought and Culture	3	Islamic Thought
6	300108	UAE Society	3	Humanities
7	300109	Contemporary Environmental Issues	3	Natural science
8	300209	Statistics for Business	3	Mathematics
9	300215	Introduction to Innovation & Entrepreneurship	3	Management

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 25 of 64	30/03/2022 10:27

CONFIDENTIALITY NOTICE and DISCLAIMER – This document and any attachment are confidential and may be privileged or otherwise protected from disclosure and solely for the use of Emirates Institute for banking and financial studies. No part of this document may be copied, reproduced, or transmitted in any form or by any means without written permission

Learning Outcomes for General Education Courses:

The General Education Program is guided by the following student learning outcomes (goals).

Upon completion of the program students shall be able to:

- Effectively use the English language, writing and speaking with clarity, coherence, and persuasiveness.
- Apply historical, cultural, social and scientific knowledge to work effectively in a multi-cultural society.
- Comprehend and learn quantitative concepts and methods and information technology to improve analytical skills and fluency in the use of contemporary computing and information technology in business studies.
- Assess the impact of innovation and entrepreneurship and its importance as enablers of new firm formation and economic prosperity.

Table 2: B.Sc. Banking and Finance Program Structure			
YEAR ONE			
Fall Semester (16 Weeks)			
Course Codes	Subjects	Credit Value	Pre-requisites
ENG100	English	3	NA
GEN100	Financial Mathematics	3	NA
CSE100	Computer Applications in Business	3	NA
GEN110	UAE Society	3	NA
GEN120	Islamic Thoughts and Culture	3	NA
Course Codes	Subjects	Credit Value	
GEN130	Contemporary Environmental Issues	3	NA
ACC100	Principles of Accounting	3	NA
MGT100	Business Communication	3	ENG100
MGT110	Principles of Management	3	NA
GEN140	Calculus I	3	NA
YEAR TWO			
Course Codes	Subjects	Credit Value	
BNG200	Banking Theory and Practice - I	3	NA
MGT200	Microeconomics	3	NA
GEN200	Introduction to Psychology	3	NA
GEN210	Calculus II	3	GEN140
MGT210	Business Statistics	3	GEN100

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 26 of 64	30/03/2022 10:27

CONFIDENTIALITY NOTICE and DISCLAIMER – This document and any attachment are confidential and may be privileged or otherwise protected from disclosure and solely for the use of Emirates Institute for banking and financial studies. No part of this document may be copied, reproduced, or transmitted in any form or by any means without written permission

Course Codes	Subjects	Credit Value	
MGT220	Speech and Oral Business Communication in English	3	ENG100, MGT100
ACC200	Financial Statement Analysis	3	ACC100
MGT230	Macroeconomics	3	MGT200
MGT240	Organizational Behavior	3	NA
MGT250	Innovation and Entrepreneurship	3	NA
YEAR THREE			
Course Codes	Subjects	Credit Value	
FIN300	Business Finance	3	GEN100, ACC200
BNG300	Banking Theory and Practice II	3	BNG200
MGT300	Management Information Systems	3	CSE100
GEN300	Linear Algebra	3	MGT210
BNG210	Banking and Business Laws	3	BNG200
Course Codes	Subjects	Credit Value	
MGT310	Technical Writing for Bank and Financial Services	3	ENG100, MGT100
BNG310	Islamic Banking	3	BNG200
ACC300	International Financial Reporting Standards	3	ACC100, ACC200
MGT320	Operations Management	3	MGT110
MGT330	International Economics	3	MGT200, MGT230
YEAR FOUR			
Course Codes	Subjects	Credit Value	
MGT340	Business Practices in UAE & GCC	3	NA
MGT350	Research Methodology	3	MGT210
MGT400	Financial Markets and Central Bank System	3	MGT200, MGT230
BNG400	Bank Management and Financial Services	3	BNG200, BNG300
FIN400	Investment and Portfolio Management	3	FIN300
Course Codes	Subjects	Credit Value	
BNG410	Investment Banking	3	BNG200, BNG300
BNG420	Bank Risk Management	3	MGT210, BNG200
FIN410	Derivatives	3	MGT210, FIN300
BNG430	Marketing Financial Services	3	BNG200, BNG300
PRJ400	Supervised Research Project	3	MGT210, MGT350
Total Credit Hours		120	

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 27 of 64	30/03/2022 10:27

CONFIDENTIALITY NOTICE and DISCLAIMER – This document and any attachment are confidential and may be privileged or otherwise protected from disclosure and solely for the use of Emirates Institute for banking and financial studies. No part of this document may be copied, reproduced, or transmitted in any form or by any means without written permission

The general education courses of BSc program in Banking & Finance include the following courses.

BSc Program Structure- General Education Courses				
#	Course Code	Course Title	Credit Value	Area
1	ENG100	English	3	Language
2	GEN100	Financial Mathematics	3	Mathematics
3	CSE100	Computer Applications in Business	3	Information Technology
4	GEN120	Islamic Thought and Culture	3	Islamic Thought
5	300108	UAE Society	3	Humanities
6	GEN130	Contemporary Environmental Issues	3	Natural science
7	GEN140	Calculus I	3	Mathematics
8	GEN200	Introduction to Psychology	3	Humanities
9	GEN210	Calculus II	3	Mathematics
10	MGT250	Introduction to Innovation & Entrepreneurship	3	Management

Learning Outcomes for General Education Courses:

The General Education Program is guided by the following student learning outcomes (goals).

Upon completion of the program students shall be able to:

- Effectively use the English language, writing and speaking with clarity, coherence, and persuasiveness.
- Apply historical, cultural, social, and scientific knowledge to work effectively in a multi-cultural society.
- Comprehend and learn quantitative concepts and methods and information technology to improve analytical skills and fluency in the use of contemporary computing and information technology in business studies.
- Assess the impact of innovation and entrepreneurship and its importance as enablers of new firm formation and economic prosperity.

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 28 of 64	30/03/2022 10:27

Table 4: BSc in Banking and Finance specializing in Accounting Program Structure

Year 1 – Semester 1 (Fall semester) 12 Credits			
Course Code	Course title	Credit Value	Prerequisites
ENGA100	English	3	None
GENA100	Financial Mathematics	3	None
CSEA100	Computer Applications in Business	3	None
GENA110	UAE Society	3	None
Year 1 – Semester 2 (Spring semester) 12 Credits			
GENA120	Islamic Thought and Culture	3	None
GENA130	Contemporary Environmental Issues	3	None
ACCA100	Intermediate Accounting I	3	None
MGTA100	Business Communication	3	ENGA100
Year 1 – Semester 3 (Summer) 6 Credits			
MGTA110	Introduction to Business Management	3	None
ACCA200	Intermediate Accounting II	3	ACCA100
Total year 1 credits:		30	

Year 2 – Semester 1 (Fall semester) 12 Credits			
Course Code	Course title	Credit Value	Prerequisites
MGTA200	Principles of Marketing	3	None
MGTA210	Microeconomics	3	None
GENA200	Introduction to Psychology	3	None
ACCA210	Financial Accounting	3	ACCA100; ACCA200
Year 2 – Semester 2 (Spring semester) 12 Credits			
MGTA220	Business Statistics		GENA100
MGTA230	Speech and Oral Business Communication in English	3	ENGA100; MGTA100
ACCA220	Management Accounting and Decision Making	3	ACCA100; ACCA200
MGTA240	Macroeconomics	3	MGTA200
Year 2 – Semester 3 (Summer) 6 credits			
MGTA260	Innovation and Entrepreneurship	3	None
MGTA250	Organizational Behavior	3	MGTA110
Total year 2 credits:		30	

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 29 of 64	30/03/2022 10:27

CONFIDENTIALITY NOTICE and DISCLAIMER – This document and any attachment are confidential and may be privileged or otherwise protected from disclosure and solely for the use of Emirates Institute for banking and financial studies. No part of this document may be copied, reproduced, or transmitted in any form or by any means without written permission

Year 3 – Semester 1 (Fall semester) 12 Credits			
Course Code	Course title	Credit Value	Prerequisites
MGTA300	Corporate and Business Law	3	MGTA240
FINA300	Corporate Finance	3	GENA100; MGTA220
BNGA300	Banking Theory and Practice	3	MGTA110
ACCA300	Accounting Information Systems	3	ACCA100; ACCA200
Year 3 – Semester 2 (Spring semester) 15 Credits			
ACCA310	Financial Statement Analysis	3	ACCA200; ACCA210
ACCA320	Cost Accounting	3	ACCA220
BNGA310	Islamic Banking	3	BNGA200
ACCA330	Internal and External Audit	3	ACCA100; ACCA200; ACCA210; BNGA300
ACCA340	Corporate Governance	3	MGTA260; ACCA210; ACCA220
Year 3 – Semester 3 (Summer) 6 credits			
ACCA350	Islamic Accounting	3	ACCA100; ACCA200; ACCA210; BNGA300
MGTA340	Business Practices in UAE & GCC	3	MGTA110
Total year 3 credits:		30	

Year 4 – Semester 1 (Fall semester) 15 Credits			
Course Code	Course title	Credit Value	Prerequisites
MGTA350	Research Methodology	3	MGTA210
BNGA400	Financial Markets and Central Bank System	3	MGTA230; FINA300
BNGA400	Bank Management and Financial Services	3	FINA300
ACCA400	Governmental Accounting	3	ACCA200; ACCA300; ACCA330
FINA400	Risk Management	3	GENA210; GENA300; FINA300
Year 4 – Semester 2 (Spring semester) 12 Credits			
ACCA410	Accounting Theory	3	ACCA100; ACCA200; ACCA210
ACCA420	Taxation	3	ACCA210; ACCA330
ACCA430	Forensic Accounting & Fraud Examination	3	ACCA210; ACCA330

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 30 of 64	30/03/2022 10:27

CONFIDENTIALITY NOTICE and DISCLAIMER – This document and any attachment are confidential and may be privileged or otherwise protected from disclosure and solely for the use of Emirates Institute for banking and financial studies. No part of this document may be copied, reproduced, or transmitted in any form or by any means without written permission

PRFA400	Supervised Project	3	MGTA210; MGTA350
Total year 4 credits:		27	
Total program credits:		120	

19. Course Descriptions

19.1 BSc in Banking & Finance

Course Title: English	Course Code: ENG100
Prerequisite courses(s): None	Year of Study: 1
No. credits: 3	Mode of delivery: Face-to-face
Contact hours: 45	Language of instruction: English
	QF Emirates level: 7
	Delivery location(s): Sharjah Abu Dhabi Dubai

Course Description:

This course presents English through topics that relate to banking and finance and is aligned to the Common European Framework (CEF) at level A1-A2. The course focuses on the four main skills of reading, listening, speaking and writing and covers essential grammar and functional language. Key vocabulary is introduced relating to personal finance, jobs in banking, banking products and services, bank transactions, investments, careers in accountancy and the economy. By the end of the course, students will have a basic understanding regarding the roles and responsibilities of banks and will be able to describe them using the appropriate vocabulary and grammar structures.

Course Title: Financial Mathematics	Course Code: GEN100
Prerequisite courses(s): None.	Year of Study: 1
No. credits: 3	Mode of delivery: Face-to-face
Contact hours: 45	Language of instruction: English
	QF Emirates level: 7
	Delivery location(s): Sharjah Abu Dhabi Dubai

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 31 of 64	30/03/2022 10:27

Course Description:

This course introduces students to the basic arithmetical operations and provides a good understanding of the various numerical operations, methods of interest calculations, algebraic equations, and bank discounts. This course will be extremely useful for the students to lay a strong foundation for financial transactions, as well as will help them to understand various financial products. It will also improve students' analytical skills.

Course Title:	Computer Application in Business	Course Code:	CSE100
Prerequisite course(s):	None	Year of Study:	1
No. credits:	3	Mode of delivery:	Face-to-face /Computer Lab
Contact hours:	45	Language of instruction:	English
		QF Emirates level:	7

Course Description:

Computer Applications in Business provides an overview of integrated software packages most often used in the workplace. By the end of this course, you will have a broad understanding of the features and business applications for the word processing, spreadsheet and presentation software in Microsoft Office Professional packages. This course will teach how to use computers to communicate. You will also learn how to problem solve and use the 'Help' function and online tutorial assistance to resolve problems.

Course Title:	UAE Society	Course Code:	GEN 110
Prerequisite course(s):	None	Year of Study:	1
No. credits:	3	Mode of Delivery:	Face-to-face
Contact hours:	45	Language of instruction:	English

Course Description:

The course on UAE Society provides students an in-depth knowledge of the UAE history, society, culture and its current global economic and financial position. Students shall explore the rich history, geography, economy and parliamentary constitutions of UAE and learn the contemporary socio-economic changes that took place in the UAE society as a result of strong and dynamic leadership. The course also highlights the important role of the UAE in the regional and global economy.

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 32 of 64	30/03/2022 10:27

Course Title: Islamic Thought and Culture
Prerequisite None
courses(s):
No. credits: 3
Contact hours: 45

Course Code: GEN 120
Year of Study: 1
Mode of delivery: Face-to-face
Language of instruction: English
QF Emirates level: 7

Course Description:

The course provides the students with the necessary knowledge and skills of Islamic thought and culture and their relevance in contemporary society and financial dealings. It starts with the explanation of the foundations of Islam and then proceeds to cover sources of legislation, general characteristics of Islam, the concept of human being; women status in Islam and current contemporary issues such as globalization and environmental issues. The course equips students with broad understanding of Islamic concepts and provides a strong foundation to explain Islamic ethical behavior and its applicability in a multi-cultural society.

Course Title: Contemporary
Environmental Issues
Prerequisite None
courses(s):
No. credits: 3
Contact hours: 45

Course Code: GEN130
Year of Study: 1
Mode of delivery: Face-to-face
Language of instruction: English
QF Emirates level: 7
Delivery location(s): Sharjah
Abu Dhabi
Dubai

Course Description:

The course introduces major global environmental issues and examines interactions that occur between people and their environment. It covers many of the current major global environmental issues related to the atmosphere, the hydrosphere and the biosphere as well as major threats posed by environment itself in the form of natural hazards. The collective investigation of global and regional examples provides an integrated framework for advancing understanding of broader environmental concepts, including sustainability, sustainable development, resilience and biodiversity.

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 33 of 64	30/03/2022 10:27

Course Title:	Principles of Accounting	Course Code:	ACC100
Prerequisite courses(s):	None	Year of Study:	1
No. credits:	3	Mode of delivery:	Face-to-face
Contact hours:	45	Language of instruction:	English
		QF Emirates level:	7

Course Description:

Accounting plays a vital role as an information system for monitoring, problem solving and decision-making. In recognition of this, the principles of financial accounting course focus on the record-keeping/book keeping and financial statement preparation and presentation. This course is introductory for students with no prior accounting knowledge and provides an understanding of how financial statements are prepared for various types of organizations and users of accounting information.

Course Title:	Business Communication	Course Code:	MGT100
Prerequisite courses(s):	ENG100 English	Year of Study:	1
No. credits:	3	Mode of delivery:	Face-to-face
Contact hours:	45	Language of instruction:	English

Course Description:

Business Communication improves students' understanding and use of English for professional settings. It defines communication and introduces various types of communication. It then deals with grammar, formatting skills, and planning processes as a means of taking command of English and overall communication abilities. The course is context specific by introducing a variety of business documents and forms of workplace interaction in order to gain hands-on experience with the language in its intended context.

Course Title:	Principles of Management	Course Code:	MGT110
Prerequisite courses(s):	None	Year of Study:	1
No. credits:	3	Mode of delivery:	Face-to-face
Contact hours:	45	Language of instruction:	English
		QF Emirates level:	7
		Delivery location(s):	Sharjah Abu Dhabi

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 34 of 64	30/03/2022 10:27

Course Description:

The course introduces management and highlights the need for effective management to enable innovation in the workplace. It deals with the process of management with a focus on active planning, leading, organizing and controlling. It then introduces the link between management and customer service topics, the impact of technology and importance of a green business environment to ethical challenges and the need to adapt in changing times.

Course Title:	Calculus I	Course Code:	GEN140
Prerequisite courses(s):	None	Year of Study:	1
No. credits:	3	Mode of delivery:	Face-to-face
Contact hours:	45	Language of instruction:	English
		QF Emirates level:	7
		Delivery location(s):	Sharjah Abu Dhabi Dubai

Course Description:

This course introduces calculus which is widely used for quantitative modelling in banking, finance and economics. Specifically, it introduces the tools of calculus which allow for assessing the rate of change across a range of economic variables. Consequently, mastering calculus develops logical reasoning and analytical skills via the development of computational skills and their applications to a wide variety of problems.

Course Title:	Banking Theory and Practice I	Course Code:	BNG200
Prerequisite courses(s):	None	Year of Study:	2
No. credits:	3	Mode of delivery:	Face-to-face
Contact hours:	45	Language of instruction:	English
		QF Emirates level:	7
		Delivery location(s):	Sharjah, Abu Dhabi & Dubai

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 35 of 64	30/03/2022 10:27

Course Description:

This course deals with the financial system and its economic effects on individual's daily economic life. Topics covered include an analysis of the time value of money, what money is and how it is used, what a financial instrument is and how it is valued, what a financial market is and how it works, what financial institutions are and why we need them, and what a central bank is and how it operates. It also introduces the concept of risk and the importance of risk-management in financial institutions and markets.

Course Title:	Microeconomics	Course Code:	MGT 200
Prerequisite courses(s):	None	Year of Study:	2
No. credits:	3	Mode of delivery:	Face-to-face
Contact hours:	45	Language of instruction:	English
		QF Emirates level:	7
		Delivery location(s):	Sharjah Abu Dhabi Dubai

Course Description:

The course provides an introduction to the main concepts, theories and application of economics. Topics covered include the economic problem of scarcity and choice, micro and macroeconomics, supply and demand and market equilibrium, elasticity, consumer and producer surplus, the efficiency principle and production and cost analysis.

Course Title:	Introduction to Psychology	Course Code:	GEN200
Prerequisite courses(s):	None	Year of Study:	2
No. credits:	3	Mode of delivery:	Face-to-face
Contact hours:	45	Language of instruction:	English
		QF Emirates level:	7
		Delivery location(s):	Sharjah Abu Dhabi Dubai

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 36 of 64	30/03/2022 10:27

Course Description:

The course investigates a variety of key psychological concepts, establishing connections to aspects of modern society with an emphasis on social and developmental psychology. Health psychology with an emphasis on stress management is explored in detail while the analysis and appropriate application of various research methods is a key component of the course.

Course Title:	Calculus II	Course Code:	GEN 210
Prerequisite		Year of Study:	2
courses(s):	GEN140 - Calculus I	Mode of delivery:	Face-to-face
No. credits:	3	Language of	
Contact hours:	45	instruction:	English
		QF Emirates level:	7
		Delivery location(s):	Sharjah Abu Dhabi Dubai

Course Description:

Calculus II build upon calculus I to develop an advanced and comprehensive knowledge of the range of mathematical tools available for quantitative analysis and modelling. It begins with integration which is used to analyze a range of economic scenarios including total cost, willingness-to-buy, and consumer and producer surplus. The latter part of the course deals with partial differentiation and computing probabilities including the expected value and standard deviation.

Course Title:	Business Statistics	Course Code:	MGT210
Prerequisite		Year of Study:	2
courses(s):	None	Mode of delivery:	Face-to-face
No. credits:	3	Language of	
Contact hours:	45	instruction:	English
		QF Emirates level:	7
		Delivery location(s):	Sharjah Abu Dhabi Dubai

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 37 of 64	30/03/2022 10:27

Course Description:

The course introduces exploratory data analysis and statistics which deals with making inferences from populations from the analysis of sample data. It begins with categorizing data, graphical visualization of data and the calculation of descriptive statistics. This is followed by sampling techniques and using a range of statistical methodologies to construct and test hypotheses. Finally, correlation and regression analysis are introduced to evaluate the relationship between variables.

Course Title:	Speech and Oral Communication	Course Code:	MGT220
Prerequisite courses(s):	MGT100 Business Communication.	Year of Study:	2
No. credits:	3	Mode of delivery:	Face-to-face
Contact hours:	45	Language of instruction:	English
		QF Emirates level:	5
		Delivery location(s):	Sharjah Abu Dhabi Dubai

Course Description:

Speech and Oral focuses on aspects of formal oral rhetoric. It deals with types of verbal communication and presentations ultimately fostering the ability to inform, persuade, and call to action, among others. Finally, students will learn techniques for facilitating appropriate enunciation and intonation thereby enhancing their intended message.

Course Title:	Financial Statement Analysis	Course Code:	ACC200
Prerequisite courses(s):	ACC100 Principles of Accounting.	Year of Study:	2
No. credits:	3	Mode of delivery:	Face-to-face
Contact hours:	45	Language of instruction:	English
		QF Emirates level:	7
		Delivery location(s):	Sharjah, Abu Dhabi Dubai

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 38 of 64	30/03/2022 10:27

Course Description:

The course provides a conceptual and practical framework for the analysis of financial statements. It involves applying different accounting and quantitative analysis tools to the analysis of cash-flow, balance sheets and income statements. It also contrasts the distinction between accounting and economic profit and considers how financial analysis can be used to meet the needs of the range of stakeholders.

Course Title:	Macroeconomics	Course Code:	MGT230
Prerequisite courses(s):	MGT200 - Microeconomics	Year of Study:	2
No. credits:	3	Mode of delivery:	Face-to-face
Contact hours:	45	Language of instruction:	English
		QF Emirates level:	7
		Delivery location(s):	Sharjah Abu Dhabi Dubai

Course Description:

This course on macroeconomics is designed to provide students a thorough understanding of the principles of economics that apply to an economic system as a whole. The course places particular emphasis on the study of national income, employment, inflation, and economic growth. It also deals with theoretical and practical considerations of macroeconomic models, as well as the fiscal and monetary policies available to policy makers for managing the economy.

Course Title:	Introduction to Innovation and Entrepreneurship	Course Code:	MGT 250
Prerequisite courses(s):	None	Year of Study:	2
No. credits:	3	Mode of delivery:	Face-to-face
Contact hours:	45	Language of instruction:	English
		QF Emirates level:	7
		Delivery location(s):	Sharjah Abu Dhabi Dubai

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 39 of 64	30/03/2022 10:27

Course Description:

This course provides an overview of the key concepts of strategic planning as a fundamental component of innovation and entrepreneurship. It covers the imperative for firms to continuously innovate to differentiate their offering to maintain competitive advantage. To remain competitive firms, need to exploit new opportunity is a process that can be planned, resourced and managed. While the course covers these general concepts for innovation and entrepreneurship applicable to any business environment, it also develops these concepts within the context of the national innovation strategy for the UAE.

Course Title:	Organizational Behavior	Course Code:	MGT240
Prerequisite courses(s):	None	Year of Study:	1
No. credits:	3	Mode of delivery:	Face-to-face
Contact hours:	45	Language of instruction:	English
		QF Emirates level:	7
		Delivery location(s):	Sharjah Abu Dhabi Dubai

Course Description:

Students taking this course will gain an understanding of organizational behavior and will be introduced to the main aspects of the behavior of people in organizations at the individual, group, and organizational levels. Topics taught on this course include individual behavior and personality, perceptions of us and others, workplace attitudes and emotions, employee motivation, applied performance practices, decision-making and creativity, team dynamics and communicating in teams and organizations, leadership in organizational settings.

Course Title:	Banking and Business Law	Course Code:	BNG210
Prerequisite courses(s):	BNG200 Banking Theory & Practice I	Year of Study:	2
No. credits:	3	Mode of delivery:	Face-to-face
Contact hours:	45	Language of instruction:	English
		QF Emirates level:	7
		Delivery location(s):	Sharjah Abu Dhabi Dubai

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 40 of 64	30/03/2022 10:27

Course Description:

The course introduces the legal principles and legal environment of business in the UAE. Topics include important principles of law relating to contracts and agency, banker-customer relationship, Central Bank regulatory and legal framework for banking in the UAE and commercial companies' law.

Course Title:	Corporate Finance	Course Code:	FIN300
Prerequisite courses(s):	GEN100-Financial Math, ACC200-Financial Statement Analysis.	Year of Study:	3
No. credits:	3	Mode of delivery:	Face-to-face
Contact hours:	45	Language of instruction:	English
		QF Emirates level:	7
		Delivery location(s):	Sharjah, Abu Dhabi Dubai

Course Description:

Business finance deals with the various aspects of finance needed to value firms. This encompasses investment appraisal of corporate projects, determining the cost of capital, and financing choices available to firms, and the decision by firms to return value to investors via dividends and share repurchases. A key objective of business finance is to estimate the fundamental, or fair value, of firms which provides a benchmark for comparison with market prices and other financial metrics. Consequently, business finance is related to investment analysis in financial markets for traded securities, and also privately held firms.

Course Title:	Banking Theory and Practices – II	Course Code:	BNG300
Prerequisite courses(s):	BNG200 Banking Theory and Practice I	Year of Study:	Third
No. credits:	3	Mode of delivery:	Face-to-face
Contact hours:	45	Language of instruction:	English
		QF Emirates level:	7
		Delivery location(s):	Sharjah, Abu Dhabi Dubai

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 41 of 64	30/03/2022 10:27

Course Description:

This course builds on banking theory and practice I. It introduces the economics of asymmetric information, moral hazard and adverse selection and the need to resolve information problems to ensure financial stability. It covers asymmetric information within the unique context of the banking industry, its structure, the potential for systemic risk, and the need for financial regulation to support the financial system as a whole. Consequently, this leads to analysis of financial crises and the potential for bank runs. It also explains the role monetary policy to manage the economy by trading off real economic activity and inflation, as well as exchange rate policy.

Course Title:	Management Information Systems	Course Code:	MGT300
Prerequisite courses(s):	CSE100 – Computer App. in Bus.; MGT110 – Principles of Management.	Year of Study:	3
No. credits:	3	Mode of delivery:	Face-to-face
Contact hours:	45	Language of instruction:	English
		QF Emirates level:	7
		Delivery location(s):	Sharjah Abu Dhabi Dubai

Course Description:

This course provides the fundamentals associated with the management of information technology and information systems in a business enterprise. Special emphasis is placed upon understanding the managerial issues that are relevant to usage of information systems. It also covers fundamental MIS concepts using an integrated framework for decision making and analyzing information systems requirements.

Course Title:	Linear Algebra	Course Code:	GEN300
Prerequisite courses(s):	MGT210 – Business Statistics	Year of Study:	3
No. credits:	3	Mode of delivery:	Face-to-face
Contact hours:	45	Language of instruction:	English
		QF Emirates level:	7
		Delivery location(s):	Sharjah

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 42 of 64	30/03/2022 10:27

Course Description:

This course covers the mathematics of linear algebra encompassing systems of linear equations and using matrix algebra to solve equations. It begins by putting linear algebra within a real-world context by explaining how it can be used to solve problems in banking, finance, specifically investment analysis, and economics. This requires an ability to apply vectors in solving eigenvalues and eigenvectors which is covered in this course.

Course Title:	Technical Writing	Course Code:	MGT310
Prerequisite courses(s):	MGT100 Business Communication, MGT220 Speech & Oral, ENG100 English.	Year of Study:	2
No. credits:	3	Mode of delivery:	Face-to-face
Contact hours:	45	Language of instruction:	English
		QF Emirates level:	7
		Delivery location(s):	Sharjah Abu Dhabi Dubai

Course Description:

Technical writing for banking and financial services is a specialized course stemming from business communication. It focuses on aspects of formal written rhetoric. It specifically deals with types of written communication present in a professional context, and techniques for planning, drafting, editing, and finalizing documents, ensuring cohesion, coherency, parallelism, and unambiguous diction.

Course Title:	Introduction to Islamic Banking	Course Code:	BNG310
Prerequisite courses(s):	BNG200; BNG300 Banking Theory and Practice I & II.	Year of Study:	3
No. credits:	3	Mode of delivery:	Face-to-face
Contact hours:	45	Language of instruction:	English
		QF Emirates level:	7
		Delivery location(s):	Sharjah Abu Dhabi Dubai

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 43 of 64	30/03/2022 10:27

Course Description:

The course introduces the fundamental principles of Islamic banking and finance. It covers the structure of major products and services with special emphasis on the local Islamic finance industry. An important feature of the course is its emphasis on highlighting the use of various Islamic contracts for structuring products and services in modern finance. Each product is explained with practical examples. The course also identifies risks related to each product type and suggests ways to mitigate them.

Course Title:	International Financial Reporting Standards	Course Code:	ACC300
Prerequisite courses(s):	ACC100-Principles of Acc., ACC200-Financial Statement Analysis.	Year of Study:	3
No. credits:	3	Mode of delivery:	Face-to-face
Contact hours:	45	Language of instruction:	English
		QF Emirates level:	7
		Delivery location(s):	Sharjah Abu Dhabi Dubai

Course Description:

The course presents International Financial Reporting Standards (IFRS) and considers comparisons between the two commonly applied sets of accounting standards in the world: US GAAP and IFRS. It develops a critical thinking approach to financial accounting and reporting. It deals with the links between the underlying transactions, their reporting standards applications, and the financial reports from an international perspective.

Course Title:	Operations Management	Course Code:	MGT320
Prerequisite courses(s):	MGT110 – Principles of Management.	Year of Study:	3
No. credits:	3	Mode of delivery:	Face-to-face
Contact hours:	45	Language of instruction:	English
		QF Emirates level:	7
		Delivery location(s):	Sharjah

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 44 of 64	30/03/2022 10:27

Course Description:

Operations management is concerned with designing and controlling the process of production. Other important aspect of operations management involves redesigning business operations in the production of goods or services. As such, operations are significant in determining the long-term viability of firm's business model. This course develops an ability to use analytical tools and conceptual frameworks consisting of the systematic design, operation, control and improvement of business processes.

Course Title:	International Economics	Course Code:	MGT330
Prerequisite courses(s):	MGT200 Microeconomics, MGT230 Macroeconomics	Year of Study:	3
No. credits:	3	Mode of delivery:	Face-to-face
Contact hours:	45	Language of instruction:	English
		QF Emirates level:	7
		Delivery location(s):	Sharjah Abu Dhabi Dubai

Course Description:

This course develops the necessary theoretical, empirical and policy base required for understanding key issues in international economics. It begins by defining international economics and the economic rationale of comparative and absolute cost advantage to explain the mutual benefit of international trade. This is followed by an analysis of tariff and non-tariff barriers to imports, and arguments for and against protection in the context of a potential trade war. The role of multi-national firms is also examined and alternative exchange rate regimes which facilitate international trade.

Course Title:	Business Practices in UAE and GCC	Course Code:	MGT340
Prerequisite courses(s):	None	Year of Study:	3
No. credits:	3	Mode of delivery:	Face-to-face
Contact hours:	45	Language of instruction:	English
		QF Emirates level:	7
		Delivery location(s):	Sharjah Abu Dhabi

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 45 of 64	30/03/2022 10:27

Course Description:

The course presents an integrated view of both established and entrepreneurial business organizations by studying their common processes and characteristics. It introduces the different internal and external elements of doing business in UAE and GCC, which explains the context within which a business operates. It explores common aims and characteristics of doing business and what makes them different business structures, cultures and functions are identified and the political, social, economic, technological and ethical considerations affecting business are introduced.

Course Title:	Research Methodology	Course Code:	MGT350
Prerequisite		Year of Study:	3
courses(s):	MGT210 Business Statistics	Mode of delivery:	Face-to-face
No. credits:	3	Language of	
Contact hours:	45	instruction:	English
		QF Emirates level:	7
		Delivery location(s):	Sharjah Abu Dhabi Dubai

Course Description:

This course introduces students to a number of research methods useful for academic and professional investigations of information practices, texts and technologies. By examining the applications, strengths and major criticisms of methodologies drawn from both the qualitative and quantitative traditions, this course permits an understanding of the various decisions and steps involved in crafting, and executing, a research methodology as well as a critically informed assessment of published research.

Course Title:	Financial Markets and Central Bank System	Course Code:	MGT 400
Prerequisite	MGT200 Microeconomics	Year of Study:	4
courses(s):	MGT230 Macroeconomics	Mode of delivery:	Face-to-face
No. credits:	3	Language of	
Contact hours:	45	instruction:	English
		QF Emirates level:	7
		Delivery location(s):	Sharjah Abu Dhabi Dubai

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 46 of 64	30/03/2022 10:27

Course Description:

The first part of this course focuses the determinants of interest on pricing securities. This is followed by an examination of the role of central banks in an economy and how they use policy tools to influence the and financial markets. The course will also cover the role of financial intermediaries such that are essential for the smooth operation of financial markets. The latter part of the course focuses on the economics, instruments and tools used in financial market. Finally, the course is contextualized with the development of the Central Bank and banking sector.

Course Title:	Bank Management and Financial Services	Course Code:	BNG400
Prerequisite courses(s):	BNG200 Banking Theory I BNG300 Banking Theory II	Year of Study:	4
No. credits:	3	Mode of delivery:	Face-to-face
Contact hours:	45	Language of instruction:	English
		QF Emirates level:	7
		Delivery location(s):	Sharjah Abu Dhabi Dubai

Course Description:

This course primarily deals with how banks and other financial intermediaries function. First, it covers the financial services environment and the impact of government policy and regulation on the financial services industry. Next, it examines how bank performance can be assessed and the impact of competition. This is followed by a treatment of the range of risks affecting banks, and the pricing of loans and deposit rates. In the context of an industry affected by disruption, the course finishes with a contemporary analysis of the current structure of banking and what the future of banking might look like.

Course Title:	Investment and Portfolio Management	Course Code:	FIN400
Prerequisite courses(s):	FIN300 – Corporate Finance	Year of Study:	4
No. credits:	3	Mode of delivery:	Face-to-face
Contact hours:	45	Language of instruction:	English
		QF Emirates level:	7

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 47 of 64	30/03/2022 10:27

Course Description:

This course begins by describing the investment environment, the various developments in investment theory, and the principles and practices of valuation. Major topics include estimation of capital market parameters, trade-off between risk and return, optimal portfolio selection, equilibrium asset pricing models, and delegated portfolio management within the context of the efficient markets hypothesis.

Course Title:	Investment Banking	Course Code:	BNG410
Prerequisite courses(s):	BNG200 & BNG300; Banking Theory & Practice I & II	Year of Study:	4
No. credits:	3	Mode of delivery:	Face-to-face
Contact hours:	45	Language of instruction:	English
		QF Emirates level:	7
		Delivery location(s):	Sharjah Abu Dhabi Dubai

Course Description:

This course delves into the structure, management and practices of investment banking from larger more universal players to boutique operations. It covers the business activities of mergers and acquisitions, financing and investment; IPO's and, the creation of value through financial advisory services. It looks into the business practices of private equity, hedge funds and trading operations; and the role of each in facilitating investment, the deployment of capital and the changing face of risk-taking activities. This course is designed to provide an in-depth study of such para-banking services, the knowledge of which is a must for a modern-day banker.

Course Title:	Bank Risk Management	Course Code:	BNG420
Prerequisite courses(s):	MGT210 – Business Statistics BNG200 – Banking Theory	Year of Study:	Fourth
No. credits:	3	Mode of delivery:	Face-to-face
Contact hours:	45	Language of instruction:	English
		QF Emirates level:	7
		Delivery location(s):	Sharjah, Abu Dhabi Dubai

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 48 of 64	30/03/2022 10:27

Course Description:

This course begins with coverage of the financial services industry with a specific focus on banks; mainly the unique nature of their financial statements and the risks that are faced by banks. It covers the each of the main risk exposures including interest rate, sovereign, off-balance sheet, foreign exchange, capital adequacy, credit default, market, liquidity and operational risks. Finally, the course deals with the potential for systemic risk and the need for effective enterprise risk management within the historical context of banks runs and financial crisis.

Course Title:	Derivatives	Course Code:	FIN410
Prerequisite courses(s):	MGT210 Business Statistics; FIN300 Corporate Finance	Year of Study:	4
No. credits:	3	Mode of delivery:	Face-to-face
Contact hours:	45	Language of instruction:	English
		QF Emirates level:	7
		Delivery location(s):	Sharjah Abu Dhabi Dubai

Course Description:

Derivative securities are a fundamental aspect of modern finance with a range of uses including hedging, speculation and arbitrage. This course introduces the main derivative securities including futures/forwards, options and SWAPs which provide the building blocks to integrate this knowledge to be able to develop appropriate hedging strategies to manage a range of risks and create trading strategies. Derivatives securities have also been central to recent financial crises. This course also introduces ethics and connects the need for ethical decision making to support firm performance and financial stability.

Course Title:	Marketing Financial Services	Course Code:	MGT 430
Prerequisite courses(s):	BNG200 & BNG300; Banking Theory and Practice I & II.	Year of Study:	4
No. credits:	3	Mode of delivery:	Face-to-face
Contact hours:	45	Language of instruction:	English
		QF Emirates level:	7
		Delivery location(s):	Sharjah Abu Dhabi Dubai

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 49 of 64	30/03/2022 10:27

Course Description:

Marketing Financial Services incorporates a range of topics covering the role of marketing in developing successful business strategies, understanding market opportunities and developing strategic marketing programs. This requires an understanding of the marketing management process; marketing implications of corporate and business strategies; an ability to identify market opportunities; understanding consumer buying behavior; understanding organizational markets; targeting attractive market segments and brand positioning. Each of these marketing elements is reflected in a marketing plan which in this course is developed with the context of financial services.

Course Title:	Research Project	Course Code:	PRJ400
Prerequisite courses(s):	MGT350 Research Methodology	Year of Study:	4
No. credits:	3	Mode of delivery:	Supervised project.
Contact hours:	45	Language of instruction:	English
		QF Emirates level:	7
		Delivery location(s):	Sharjah Abu Dhabi Dubai

Course description

Completing the supervised project provides an opportunity to further develop research and communication skills in an area of interest to students. The project completion process requires systematic analysis of an issue which involves collating a range of information, concisely summarizing information, analysis, reporting, and discussing findings. Each student is allocated an academic member of staff to guide project completion.

BSc Banking & Finance-Accounting Specialization

The following courses are common courses with BSc Banking and Finance and the course description can be referred from above:

1. ENGA100 English
2. GENA100 Financial Mathematics
3. CSEA100 Computer Application in Business
4. GENA110 UAE Society
5. GENA120 Islamic Thoughts and Culture
6. GENA130 Contemporary Environmental Issues
7. ACCA100 Intermediate Accounting I
8. MGTA100 Business Communication

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 50 of 64	30/03/2022 10:27

9. MGTA110 Principals of Management
10. MGTA210 Microeconomics
11. GENA200 Introduction to Psychology
12. MGTA220 Business Statistics
13. MGTA230 Speech and Oral Business Communication
14. MGTA240 Macroeconomics
15. GENA250 Innovation and Entrepreneurship
16. MGTA240 Organizational Behaviour
17. MGTA300 Corporate and Business Law
18. FINA300 Corporate Finance
19. BNGA300 Banking Theory and Practice
20. ACCA310 Financial Statement Analysis
21. BNGA310 Islamic Banking
22. MGTA340 Business Practices in UAE & GCC
23. MGTA350 Research Methodology
24. MGTA400 Financial Markets and Central Bank System
25. BNGA400 Bank Management and Financial Services
26. FINA400 Risk Management

Course Descriptions

Course Title:	Intermediate Accounting II	Course Code:	ACCA200
Prerequisite courses(s):	ACCA100	Year of Study:	1
No. credits:	3	Mode of delivery:	Face-to-face
Contact hours:	45	Language of instruction:	English
		QF Emirates level:	7
		Delivery location(s):	Sharjah, Abu Dhabi Dubai

Course Description:

This course builds on Intermediate Accounting I and focuses on various methods of inventory valuation, cost of goods sold and depreciation etc. It also identifies current and long-term liabilities including stockholders equity and retained earnings. At the end it touches upon the global environmental forces like political and legal system, economic system, culture and technology and infrastructure which affect global business.

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 51 of 64	30/03/2022 10:27

Course Title: Principles of Marketing
Prerequisite courses(s): None
No. credits: 3
Contact hours: 45

Course Code: MGTA200
Year of Study: 2

Mode of delivery: Face-to-face
Language of instruction: English
QF Emirates level: 7
Delivery location(s): Sharjah
 Abu Dhabi
 Dubai

Course Description:

The course is intended to familiarize the students with marketing principles and concepts. As the focus of the course is on marketing in banking and finance industry, it is designed to give a perspective of the general principles of marketing as applicable to banks and financial institutions. The course starts with the introduction of role of marketing and proceeds to cover such areas as market segmentation, buyer behavior, SWOT analysis, market research, product life cycle, pricing and distribution strategy and advertisement. The course provides a platform for students to integrate and apply knowledge later acquired from both work experience and the classroom to facilitate their study in further courses and at the end in business organizations.

Course Title: Islamic Accounting
Prerequisite courses(s): ACCA100- Principles of Accounting

Course Code: ACCA350
Year of Study: 4

No. credits: 3
Contact hours: 45

Mode of delivery: Face-to-face
Language of instruction: English
QF Emirates level: 7
Delivery location(s): Sharjah
 Abu Dhabi
 Dubai

Course Description:

This course provides a broad framework of the structure of Islamic accounting concepts. It is designed for banking students to understand the conceptual framework of accounting, accounting policy, accounting operations, financial reporting standardization of accounting practice and profit and loss sharing in an Islamic framework. The course also covers Islamic Accounting Standards developed by the Accounting & Auditing Organization for Islamic Financial Institutions (AAOIFI). The emphasis is on accounting standard disclosure for requirements of Islamic Financial Institutions.

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 52 of 64	30/03/2022 10:27

Course Title: Financial Accounting
Prerequisite courses(s): ACCA200
No. credits: 3
Contact hours: 45

Course Code: ACCA210
Year of Study: 1
Mode of delivery: Face-to-face
Language of instruction: English
QF Emirates level: 7
Delivery location(s): Sharjah
 Abu Dhabi
 Dubai

Course Description:

This course builds on knowledge and skills gained in on Intermediate Accounting I & II and emphasize on recording and reporting of intercorporate investments and business combinations, consolidation of subsidiaries, foreign currency transactions, and foreign operations reporting. Professional judgment and the ability to apply conceptual principles and accounting policies will be developed and enhanced so that students may embark on a successful career in the accounting profession.

Course Title: Management Accounting and
Decision Making
Prerequisite courses(s): ACCA100
No. credits: 3
Contact hours: 45

Course Code: ACCA220
Year of Study: 1
Mode of delivery: Face-to-face
Language of instruction: English
QF Emirates level: 7
Delivery location(s): Sharjah
 Abu Dhabi
 Dubai

Course Description:

The course introduces students to contemporary management accounting concepts and techniques. Topics: the role of accountants in internal decision-making; tools used to design and develop costing systems; preparation of budgets and their role as a planning and control tool; other decision-making tools including CVP analysis, pricing decisions, inventory issues and costs of quality; fraud.

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 53 of 64	30/03/2022 10:27

Course Title:	Accounting Information System	Course Code:	ACCA300
Prerequisite		Year of Study:	3
courses(s):	ACCA100	Mode of delivery:	Face-to-face
No. credits:	3	Language of	
Contact hours:	45	instruction:	English
		QF Emirates level:	7
		Delivery location(s):	Sharjah Abu Dhabi Dubai

Course Description:

The course aims to provide a critical understanding of Accounting Information Systems that will enable students to practice the subject in an effective manner. As technology continued to develop, accounting became increasingly dependent on information systems, to the point where it is now viewed as a subset of information systems. The course explores, in detail, several typical AIS application subsystems, such as revenue, payment, payroll, and production cycles. The course covers topics including the role of accounting information, business processes, system mapping and documentation, transaction cycles, business environment and the control of risk.

Course Title:	Cost Accounting	Course Code:	ACCA320
Prerequisite		Year of Study:	3
courses(s):	ACCA220	Mode of delivery:	Face-to-face
No. credits:	3	Language of	
Contact hours:	45	instruction:	English
		QF Emirates level:	7
		Delivery location(s):	Sharjah Abu Dhabi Dubai

Course Description:

This course introduces cost accounting concepts and how accounting information is used for making cost management decisions related to operational planning and control. It includes the study of budgeting and cost control systems including a detailed study of manufacturing cost accounts and reports, job order costing, and process costing.

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 54 of 64	30/03/2022 10:27

Course Title:	Internal & External Audit Cost Accounting	Course Code:	ACCA330
Prerequisite courses(s):	None	Year of Study:	3
No. credits:	3	Mode of delivery:	Face-to-face
Contact hours:	45	Language of instruction:	English
		QF Emirates level:	7
		Delivery location(s):	Sharjah Abu Dhabi Dubai

Course Description:

Our system of capital formation relies upon the confidence of millions of savers to invest in companies. The auditor's opinion is critical to that trust. This course of Internal & External Audit, embark you on a journey of comprehensive understanding of how auditors work to keep the capital markets safe and secure for the investing public, based on the professional standards that regulate the auditing process and provides an assurance on internal control.

Course Title:	Corporate Governance	Course Code:	ACCA340
Prerequisite courses(s):	MGTA260, ACCA210	Year of Study:	3
No. credits:	3	Mode of delivery:	Face-to-face
Contact hours:	45	Language of instruction:	English
		QF Emirates level:	7
		Delivery location(s):	Sharjah Abu Dhabi Dubai

Course Description:

This course aims to introduce the students to the critical area of corporate governance, which has gained global attention and focus. This course intends to expose the students to the various facets of corporate governance and its application in the real-life corporate world. In this course students will understand the significance and application of corporate governance practices. Corporate governance practices have a significant role to play in ensuring the quality of the financial reporting, compliance with the various

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 55 of 64	30/03/2022 10:27

regulations, investor protection, ensuring ethical behaviour in the corporate organizations and enabling best practices in the organization.

Course Title:	Governmental Accounting	Course Code:	ACCA340
Prerequisite courses(s):	ACCA200, ACCA220	Year of Study:	3
No. credits:	3	Mode of delivery:	Face-to-face
Contact hours:	45	Language of instruction:	English
		QF Emirates level:	7
		Delivery location(s):	Sharjah Abu Dhabi Dubai

Course Description:

This course aims to introduce to the students the professional governmental accounting standards. Specifically, it equips students with the tools needed to run the financial and accounting operations within governmental organization. This course covers a broad range of governmental accounting topics that fall under the Governmental Accounting Standards Board, and recently revised financial reporting model. Its aim is to provide insights to the authoritative changes from the Financial Accounting Standards Board, Governmental Accounting Standards Board, Federal Accounting Standards Advisory Board, American Institute of Certified Public Accountants, Office of Management and Budget, Internal Revenue Service, and Government Accountability Office.

Course Title:	Accounting Theory	Course Code:	ACCA410
Prerequisite courses(s):	ACCA200, ACCA210	Year of Study:	4
No. credits:	3	Mode of delivery:	Face-to-face
Contact hours:	45	Language of instruction:	English
		QF Emirates level:	7
		Delivery location(s):	Sharjah Abu Dhabi Dubai

Course Description:

This course is designed to provide students with a deeper understanding of the function of accounting in today's complex business environment. It introduces students to the role of theory in the development

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 56 of 64	30/03/2022 10:27

and application of accounting and critically examines the theoretical frameworks for analysing the reasons for accounting along with important areas of accounting theory and associated research, which provides a framework for understanding contemporary accounting regulation, reporting practice and the usefulness of accounting information. Topics studied include accounting history, theory development in accounting, normative accounting theories, positive accounting theory, standard setting in a theoretical and political framework, ethics in accounting, behavioral accounting, and social and environmental accounting issues. Emphasis is given to the relevance of accounting theory to practice. The course includes contemporary media debate on accounting issues and the profession.

Course Title:	Forensic Accounting & Fraud Examination	Course Code:	ACCA430
Prerequisite courses(s):	None	Year of Study:	4
No. credits:	3	Mode of delivery:	Face-to-face
Contact hours:	45	Language of instruction:	English
		QF Emirates level:	7
		Delivery location(s):	Sharjah Abu Dhabi Dubai

Course Description:

This course explores the forensic accountant's role in today's economy and provides a comprehensive introduction to fraud detection and deterrence by getting inside the mind of these criminals in "From the Fraudster's Perspective,". It helps the students to understand both the pervasiveness and the causes of fraud and white-collar crime in our society, examine the types of fraud and fraud schemes that affect business enterprises, explore methods of fraud detection and prevention, and increase their ability to recognize red flags towards potential fraudulent situations.

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 57 of 64	30/03/2022 10:27

Course Title: Taxation
Prerequisite courses(s): ACCA210, ACCA330
No. credits: 3
Contact hours: 45

Course Code: ACCA420
Year of Study: 4

Mode of delivery: Face-to-face
Language of instruction: English
QF Emirates level: 7
Delivery location(s): Sharjah
 Abu Dhabi
 Dubai

Course Description:

This course introduces to the students the taxation principles and effective tax planning strategies for corporations. The course mainly aims at developing a framework for understanding how taxes affect business decisions. Effective tax planning is required in considering investment decisions, financing decisions, cross border expansion and Mergers and Acquisitions decisions etc.

20. Assessment & Grading

EIBFS assessment structure encompasses:

A maximum of 100 marks is granted for each course allocated as follows:

- Continuous assessment: 20 marks will be allocated for (quizzes, assignments, project, or combination).
- Mid-Term Exam will weigh 25 marks.
- Student Engagement will weigh 15 marks which includes Learning Environment, Formative Assessment and Active Participation.
- Final exam will carry 40 marks.

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 58 of 64	30/03/2022 10:27

CONFIDENTIALITY NOTICE and DISCLAIMER – This document and any attachment are confidential and may be privileged or otherwise protected from disclosure and solely for the use of Emirates Institute for banking and financial studies. No part of this document may be copied, reproduced, or transmitted in any form or by any means without written permission

20.1 Grading Criteria

The approved grades of performance and associated ranges of marks for subjects are:

Range (%)	Symbol	Points
90 -100	A	4
85 -89	B+	3.5
80 -84	B	3.0
75 - 79	C+	2.5
70 - 74	C	2
65 - 69	D+	1.5
60 - 64	D	1.0
Below 60	F	0

Assessments, mid-term and end-of-term performance will be reported as percentages. However, the overall performance at the end-of-the term is reported as a grade. There is no fixed allocation of grades which are awarded solely on the evaluation of student performance against relevant academic standards.

20.2 Criteria to pass accredited programs:

- Students should score 60% in a course to receive a pass grade.
- Students need to maintain 70% average throughout the course of study at EIBFS.
- Students whose average is between 60% to 70% will be allowed to continue to the next semester only after signing a commitment letter stating that they would work hard to increase their cumulative grade point average (CGPA) in the following semester to increase their average to 70%.
- Students failing in three or more courses will be ineligible to but can re-register in semester One.

20.3 Attendance Policy

Attendance and participation in all classes are essential in order to benefit from the full learning experience and is considered an important part of the EIBFS academic requirements which contributes to the grades awarded for attendance. Instructors take attendance for each class which is recorded into the portal. Punctuality is a work ethic that the Institute encourages among the students during the course of their study. To ensure uniform treatment of student tardiness, lecturers will mark a student late if he/she arrives in class 10 minutes after the scheduled class starting time. Three '*lates*' will be considered as one

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 59 of 64	30/03/2022 10:27

CONFIDENTIALITY NOTICE and DISCLAIMER – This document and any attachment are confidential and may be privileged or otherwise protected from disclosure and solely for the use of Emirates Institute for banking and financial studies. No part of this document may be copied, reproduced, or transmitted in any form or by any means without written permission

absence. Warning letters will be issued to students whose absences reach an unacceptable level based on the following attendance policy:

- When the percentage of the absences of the student reaches 10% of the total course hours, the instructor of the course will give the student a first warning.
- When the student's absences reach 20% of the total course hours, the Academic Coordinator for the Program will give the student a 'final' warning.
- Should the student's absences reach 25% or more of the course hours, the student will automatically be given a 'F' grade for the course.
- The student has the right to appeal the decision if there are valid reasons for the absences for which evidence should be provided.
- The Disciplinary Committee will hear the appeal and make a final binding decision.
- Excusing absences due to medical reasons on any other unavoidable circumstance will be done only by the Students Affairs section.

20.4 Opportunities for Appeal by Students:

- All grades of the students should be communicated to the student and each component should be signed and acknowledged by the student.
- It is the responsibility of the student to contact his/her instructor and discuss any grievance they may have about the marks or grade awarded by the instructor.
- A student seeking a further review may submit an application to the concerned Academic Head for reconsideration of his/her marks/grade within one week of the declaration of the examination result
- A student shall pay the appropriate grade appeal fee. The Academic Head shall form a committee (including the faculty member who assigned the grade) to review the case.
- The committee shall submit its recommendation to the Academic Head within one week from its formation. The decision of the Academic Head shall be considered final in determining the marks / grade of the appellant student.

20.5 Policy for Taking Supplemental Exams

- Students failing in 2 courses out of 4 or 1 out of 3 will be allowed to redo the exams.
- Students failing in three courses will be terminated from the Program.
- Students scoring 60-70 % (based on semester they are enrolled in) will be given a chance to redo the exams provided they are only failing in 2 /4 or 1/3 courses in a semester.
- Students whose GPA is below 60% will NOT be allowed to sit for the supplementary exam.

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 60 of 64	30/03/2022 10:27

20.5 Re –Admission Policy

It is the policy of EIBFS that those students who fail in more than three subjects or in the supplementary exam will be given a chance to re-register for the subjects they failed whenever it is offered by EIBFS provided their CGPA is 70% and above. Students, who scored less than 70% CGPA, can appeal for committee review of their cases.

20.6 Withdrawal and Refund Policy

It is the policy of EIBFS that those students who are seeking to withdraw from the any of EIBFS program must submit the Complete Withdrawal Form to the Office of the Registrar. If complete withdrawal occurs during add and drop period, the courses are dropped and are not recorded in the student’s transcript. If withdrawal occurs after add and drop period, a grade of Zero will be assigned. In addition, the refund schedule outlined in the table below will apply:

TIMELINE	DEDUCTION	REFUND
Before semester begins	0%	100%
1 to 7 days from beginning of semester	15%	85%
8 to 21 days from beginning of semester	40%	60%
22 to 30 days from beginning of semester	70%	30%
After end of 4 th week	100%	0%

Students who do not drop or withdraw from courses may be administratively withdrawn, which will render them ineligible for a tuition refund or adjustment and result in the application of a no-show penalty fee. Students in this category who seek to resume studies at the university following complete withdrawal must pay all the upcoming semester tuition and fees, including charges that resulted from administrative withdrawal from courses.

20.7 Maintaining Good Academic Standing:

In order for a student to maintain a “Good Academic Standing”, he/she must not have any more than two failed courses showing on the academic transcript at any time. If the number of failed courses on the student’s transcript reaches three, the student is automatically dismissed from the program.

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 61 of 64	30/03/2022 10:27

CONFIDENTIALITY NOTICE and DISCLAIMER – This document and any attachment are confidential and may be privileged or otherwise protected from disclosure and solely for the use of Emirates Institute for banking and financial studies. No part of this document may be copied, reproduced, or transmitted in any form or by any means without written permission

21. Faculty List

Name	Qualification	Qualification Country	Institution Name	Qualification Name
Dr. Sabahuddin Azmi	PhD	India	Aligarh Muslim University	Doctor of Philosophy
Dr Niël Oberholzer	PhD	RSA	University of Johannesburg	Doctor of Philosophy
Dr Suyash Bhatt	PhD	India	Dr. D.Y. Patil University Department of Business Management	Doctor of Philosophy
Mr. Sherine Mohamed	Masters	Egypt	The American University of Cairo	Master of Public Administration
Dr. Divya Madhavan	Masters	India	Kings College of London	Doctor of Philosophy
Dr. Allen Baby	PhD	UK	University of Liverpool	Doctor of Philosophy
Mr. Moin Rahman	Masters	Malaysia	The International Islamic University Malaysia	Master of Business Administration
Dr. Sowmya Vivek	PhD	UK	University of Liverpool	Doctor of Philosophy
Dr. Bharati Shetty	PhD	UK	University of Liverpool	Doctor of Philosophy
Mr. Divine Ignatious	Bachelor + Certificate	India	Mahatma Gandhi University	Bachelor of Commerce
Mr. Ajit Menon	Masters	India	Anna University Chennai	Master of Business Administration
Mr. Daniel Wavish	Masters	UK	The Open University	Master of Education
Mr. Chintan Vadgama	Masters	India	Uttarakhand Technical University	Master of Business Administration
Ms. Julia Mars	Masters	USA	University of Illinois at Chicago	Master of Arts in Linguistics
Mr. Richard Taylor	Masters	Australia	University of Southern Queensland	Master of Applied Linguistics
Dr. Abhay Nagale	PhD	India	Indian Institute of Technology Bombay	Doctor of Philosophy

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 62 of 64	30/03/2022 10:27

CONFIDENTIALITY NOTICE and DISCLAIMER – This document and any attachment are confidential and may be privileged or otherwise protected from disclosure and solely for the use of Emirates Institute for banking and financial studies. No part of this document may be copied, reproduced, or transmitted in any form or by any means without written permission

Ms. Melissa McClure	Masters	USA	Drake university	Master of Science in Education
---------------------	---------	-----	------------------	-----------------------------------

22. Student Affairs Office Contacts

Sharjah & Dubai
Mr. Khalid Al Mulla
Tel: +971 6 5987119
Email: khaleda@eibfs.com

Abu Dhabi

- Mr. Khalid Nasser
Tel: +97124464666 Ext: 101
Email: khalidn@eibfs.com

Ms. Hanan Metwally
Tel: Tel: +97124464666 Ext: 200
Email: hananm@eibfs.com

23. List of Governing Board Members and their affiliations:

Hesham Abdulla Al Qassim
Chairman

Emirates Institute for Banking and Financial Studies

H.E. Hesham Abdulla Al Qassim is a Member of Amlak Finance's Board of Directors. He is also the Vice Chairman and Chief Executive Officer (CEO) for Wasl Asset Management Group. He also holds a number of Chairmanship roles, including Vice Chairman and Managing Director of Emirates NBD Bank PJSC, Chairman of Emirates Islamic and Emirates NBD Egypt.

Jasim Al Ali
Vice Chairman

Emirates Institute for Banking and Financial Studies

Mr. Jasim Al Ali brings years of extensive experience in property management and development to his role as the Chief Executive Officer of FAB Properties.

Shada Shafer Elborno
Board Member

Emirates Institute for Banking and Financial Studies

Shada El Borno is Head of Business Planning and Strategy, Corporate and Institutional Banking Africa and Middle East at Standard Chartered Bank.

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 63 of 64	30/03/2022 10:27

Ahmad Abdulkarim Julfar

Board Member

Emirates Institute for Banking and Financial Studies

H.E. Ahmad Abdulkarim Julfar is the Managing Director of Emirates Integrated Telecom Company since September 2020.

Obaid Khalifa Al Shamsi

Board Member

Emirates Institute for Banking and Financial Studies

Mr. Obaid Khalifa Al Shamsi drives the vision and strategy of the Human Capital & Administration initiatives across the local and international presence of Dubai Islamic Bank (DIB).

Mrs. Fatema Al Afeefi

Board Member

Emirates Institute for Banking and Financial Studies

Mrs. Fatema Al Afeefi is Country Head of HR UAE HSBC Bank Middle East

Dr. Fatima Ahmed Al-Hammadi

Board Member

Emirates Institute for Banking and Financial Studies

Dr. Fatima Ahmed Alhammadi currently retains the position of Acting Head of Human Resources for the Central Bank of the UAE

Document No	Revision No.:	Page No.	Date Printed:
EIBFS-TD-MAN-02	02	Page 64 of 64	30/03/2022 10:27

CONFIDENTIALITY NOTICE and DISCLAIMER – This document and any attachment are confidential and may be privileged or otherwise protected from disclosure and solely for the use of Emirates Institute for banking and financial studies. No part of this document may be copied, reproduced, or transmitted in any form or by any means without written permission