



Department of banking and finance

College of Administration & Economic

University of Sallahadden

Subject: Credit and Collection

(Year 2/ course 2)

Lecturer's name: Asst.L. Aveen A. Majed

Academic Year: 2023/2024

1. Course name	Credit and Collection
2. Lecturer in charge	Aveen A. Majed
3. Department/ College	Banking & finance
4. Contact	e-mail: avin.qahar@yahoo.com Tel: 00964 750 4054096
5. Time (in hours) per week	Theory: 3
6. Office hours	Available for students during the week
7. Course code	
8. Teacher's academic profile	- (2008-2009) Graduated from Salahaddin University/ College of Administration and Economic/ Economic Department and got Bachelor degree "Very Good". - (2016) Graduated from Salahaddin University/ College of Administration and Economic/ Economic Department and got MSc degree "Very Good".
9. Keywords	Credit , Finance, Investment, Stock markets, Portfolio
10. Course overview:	
11. Course objective: The main aim of the article is to identify: <ul style="list-style-type: none"> • What is Credit? • Advantages of credit • Types of Credit • Introduction to bank lending • others 	
12. Student's obligation Students attendees to the lecture is primary function of lecturer and students participate in class will develop the lecture, also student must represent a lecture for more knowledge's.	
13. Forms of teaching <ul style="list-style-type: none"> • A review of the previous lecture by students • Ask questions and discussion • Quiz exam 	
14. Assessment scheme <ul style="list-style-type: none"> • Midterm Exam (30%) • Activity & Quizzes (5%) • Class Attendance (5%) • Final Exam (60%) • Total Mark (100%) 	
15. Student learning outcome:	
16. Course Reading List and References: <ul style="list-style-type: none"> • 1- Principles of Bank Management, Credit Reports and Credit Scores, 2016 • 2- Fisco Credit Rating and Credit Score • 3- Credit Reports and Credit Scores, Credit Reports and Credit Scores 	
17. The Topics:	
Week	Topics

1	What is Credit? The cost of credit, elements of credit, Who Uses Credit?
2	Advantages of credit, more about Credit
3	Types of Bank Credit
4	Four common forms of credit, Secured vs. Unsecured Credit
5	Introduction to bank lending, The concept of Bank Lending, Objectives of Bank Lending
6	Principles of Bank Lending Policies
7	Lending Procedure
8	Introduction to Credit Analysis, Objectives of Credit analyses and default of credit
9	What are 5 C's of Credit.
10	What is Credit Rating? Credit Reports and Credit Scores
11	Corporate Rating, Individual Credit Scores
12	How to manage credit responsibly?
13	The process of credit collection
14	Credit Collecting companies and techniques
15	Examination

19. Examinations:

Q₁ : What is Credit?

Q₂ : Mention each of the followings?

1.

20. Extra notes:

I assess the student continuously through their activities in the class. Any student with ideas about learning and suggestion of alternative way of dealing with problems will be very welcomed.