

CURRICULUM

beginning with the academic year 2016-2017

UNIVERSITY OF ORADEA

FACULTY OF ECONOMIC SCIENCES

Bachelor's degree program: **FINANCE AND BANKING**

Fundamental field: **ECONOMIC SCIENCES**

Undergraduate field: **FINANCE**

Duration of studies / no. of credits: **3 years / 180 credits**

Type of education: **full-time learning (FL/IF)**

1. THE MISSION OF THE PROGRAM OF STUDIES/SPECIALIZATION FINANCE AND BANKING

The mission of the **Finance and Banking** program is the formation by means of education and scientific research activities, appropriate for the nowadays specific business environment, of a category of specialists in the field of *Finances*. The fundamental purpose of this specialization, centred on the student, is to apply an academic curriculum and syllabi which allow the complex specialization in the financial-banking field, providing the graduates with the concepts, methods, instruments, and mechanisms necessary to carry out in conditions of performance the financial function of companies, fiscal administration institutions, credit institutions and parent companies.

This specialization aims to develop knowledge, specific practices and competences necessary to specialists in the financial-banking field needed in the organization and management of modern finances. *The mission of the program is to form specialists with superior competences in different aspects of finances*, allowing them to acquire both fundamental knowledge as well as technical competences. The functions of the finance trader are multiplied in the context of complexifying the business environment and of the exigencies of sustainable development, containing the detecting of opportunities, risk analysis, information supply for the decision-making process, performance measurement and administration, accounting and fiscal optimization.

The syllabus offered by this specialization meets the contemporary requirements of university education, being in line with the international standards according to which specialists in the field of finances are trained, giving the possibility for the graduates to directly enter the labour market or continue their studies in Master or Doctoral programs. The training at the bachelor level (cycle I) is based on the curriculum which combines fundamental disciplines in the field of economic sciences with specialty disciplines, which ensure the development of competences and skills specific to the field of finances.

In conclusion, the mission of the bachelor program for the specialization *Finance* is to meet, first of all, the specific educational and professional training needs in the field of finances in accordance with the requirements on the labour market. This program is oriented towards and fulfils this purpose only to the extent to which it meets the needs at a quality standard which allows both the individual and the society to become efficient in a globalized environment, characterized by competition and dynamism.

We consider that the specialization *Finance and Banking* is in accordance with the mission of the higher education institution and contains the specificity elements in accordance to the National Qualifications Framework in Higher Education in Romania.

2. THE OBJECTIVES OF THE PROGRAM OF STUDIES / SPECIALIZATION FINANCE AND BANKING

The objectives of the Bachelor's Degree Program in Finance and Banking are to be found in the objectives established in the managerial and operational plans of the *Finance-Accounting Department*, department that manages this program of studies at the Faculty of Economic Sciences, University of Oradea, in the field of *Finances*. The Finance-Accounting Department, of the Faculty of Economic Sciences establishes its objectives and carries out its activities based on the annual Operational Plan and the Managerial Plan, as a strategic plan of the Faculty of Economics for the next 4 years.

The general objectives of the Bachelor's Degree Program in Finance and Banking consist in the transmission to students, in an elevated, attractive, and professional manner, knowledge and information which allow them to acquire special competences associated to this field of study in order to be able to carry out specific activities and fundamental and specialty knowledge in the field of *Finance*, in accordance to the National Qualifications Framework in Higher Education (CNCSIS). The licence training is based on a curriculum which combines the fundamental disciplines in the field of economic sciences with specialty disciplines, ensuring the development of abilities, transversal and professional competences and skills specific to the field of *Finance*.

3. COMPETENCES ACQUIRED BY GRADUATES AT THE END OF STUDIES

Professional competences:

Using appropriately financial concepts, theories, methods, and instruments in private and public entities/organizations;
Gathering, analyzing, and interpreting data and information regarding economic-financial problems;
Drawing up economic-financial studies at the level of private and public entities/organizations;
Performing financial operations and transactions specific to private and public entities/organizations;
Implementing plans and budgets at the level of private and public entities/organizations;
Applying financial decisions within private and public entities/organizations.

Transversal competences:

Applying professional ethic principles, norms and values in their own rigorous, efficient, and responsible work strategy;
Identifying the roles and responsibilities in a multi-specialised team and applying relation and efficient work techniques within a team;
Identifying the opportunities of continuous training and efficient capitalization of learning resources and techniques for their own development.

FINALITIES

Graduation Title: Bachelor's Degree in Economics

Qualification Title: Finance and Banking

Qualification Code: L070020010

Possible jobs for the graduate with Bachelor's Degree, according to "Classification of Occupations in Romania" – ISCO – 08 (COR):

Financial Guard Commissioner - 241102; Treasury Controller - 241104; Financial-Banking Inspector - 241107; Insurance Inspector - 241108; Financial-Accounting Specialty Referee Referent - 241110; Dealer - 241113; Investment Analyst - 241115; Real Estate Placements Consultant - 241117; Risk Capital Agent - 241118; Fiscal Consultant - 241129; Bank Economist - 241502; Bank Officer (loans, marketing, banking products and services) - 241508; Bank Administrator / leasing product - 241509; Bank Referent / leasing society - 241514; Insurance Specialty Inspector - 241601; Underwriting Specialty Inspector - 241602; Insurance Specialty Referent - 241603; Risk Inspector - 241606; Insurance System Specialist - 241609; Customs Expert/inspector - 241907; Customs Controller, Controller for the Customs Duty, Customs Officer (University studies) - 241920; Financial Analyst - 241943; Assistant Analyst - 241947; Counsellor/expert/inspector/referent/economist in environment economics - 244103; Financial Administrator (patrimony) University education - 244111.

New jobs proposed to be included in COR:

Bank Teller, Financial Services Agent, Treasury Operator. Foreign Exchange Operator. Client counsellor. Financial-Accounting Specialty Assistant, Insurance Specialty Assistant, Loan Officer, Account Officer, Financial Investment Services Agent, Treasury Operator, Foreign Exchange Operator, Client Counsellor; Specialist in Regulated Markets; Financial Investment Services Assistant – FISA; Internal Control Representative ICR; Investment Consultant – IC

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Beginning with 1st year of study

Type of education: **Full-time learning (IF)**

CURRICULUM **
Year of study I

Code	Disciplines*	Type	Sem. I [hours / week]				Total of hours / sem.	Type of Exami- nation	Cre- dits	IS [hours / sem.]	Condi- tioning
			C	S	L	P					
	MANDATORY DISCIPLINES										
FSTE-0028	Microeconomics	FD	2	1	-	-	42	Ex	5	98	
FSTE-0131	Basics of Accounting	FD	2	1	-	-	42	Ex	5	98	
FSTE-0165	Economic Statistics	FD	2	1	-	-	42	Ex	5	98	
FSTE-0157	Economic Informatics	FD	2	-	1	-	42	Cv	5	98	
FSTE-0773	Financial and actuarial mathematics	FD	1	1	-	-	28	Cv	4	84	
FSTE-0077	Currency and Credit	SD	2	2	-	-	56	Ex	3	28	
FSTE-0523	Foreign Language for Business I.1	FD	1	1	-	-	28	Cv	3	56	
	TOTAL		12	7	1	-	280		30	560	
FSTE-0716	Physical Education I.1	CD	-	-	-	1	14	Vp	1	14	

Code	Disciplines*	Type	Sem. II [hours / week]				Total of hours / sem.	Type of Exami- nation	Cre- dits	IS [hours / sem.]	Condi- tioning
			C	S	L	P					
	MANDATORY DISCIPLINES										
FSTE-0025	Macroeconomics	FD	2	1	-	-	42	Ex	5	98	
FSTE-0205	Management	FD	2	1	-	-	42	Ex	5	98	
FSTE-0241	Marketing	FD	2	1	-	-	42	Ex	5	98	
FSTE-0007	Law	FD	1	1	-	-	28	Cv	4	84	
FSTE-0805	Finance	FD	2	1	-	-	42	Ex	5	98	
FSTE-0490	Contemporary Economic Doctrines	FD	2	1	-	-	42	Cv	3	42	
FSTE-0524	Foreign Language for Business I.2	CD	1	2	-	-	42	Cv	3	42	
	TOTAL		12	8	-	-	280		30	560	
FSTE-0717	Physical Education I.2	CD	-	-	-	1	14	Vp	1	14	

Legend: C - Course; S - Seminar; L - Practical (laboratory); P - Project; IS - Individual Study;
GD - General Discipline; FD - Fundamental Discipline; SD - Specialized Discipline; CD - Complementary Discipline; FD - Field Discipline; DP - Practical Activities; UO - University Choice;
Type of Examination - Verification Form, Ex. - examination; Cv. - Colloquium, Vp. - Continuous Assessment, Pr - Project; A/R- Passed/Failed; Credits - number of ECTS credits; IS - Individual study.

**Head of departament ,
Professor Dr. Ioan-Dan MORAR**

**RECTOR,
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**DEAN,
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CURRICULUM **
Year of study II

Code	Disciplines*	Type	Sem. III [hours / week]				Total of hours / sem.	Type of Exami- nation	Cre- dits	IS [hours / sem.]	Condi- tioning
			C	S	L	P					
	MANDATORY DISCIPLINES										
FSTE-0134	Financial Accounting	SD	2	1	-	-	42	Ex	4	70	
FSTE-0066	Public Finances	SD	2	1	-	-	42	Ex	5	98	
FSTE-0792	Company Finances	SD	2	1	-	-	42	Ex	5	98	
FSTE-0170	European Economics	FD	2	1	-	-	42	Ex	6	126	
FSTE-0835	Insurance and Reinsurance	SD	2	1	-	-	42	Cv	3	42	
FSTE-0525	Foreign Language for Business I.3	CD	-	2	-	-	28	Cv	3	56	
	TOTAL		10	7	-	-	238		26	490	

OPTIONAL DISCIPLINES										
FSTE-0808	Corporate Finances I	SD	1	2	-	-	42	Cv	4	70
FSTE-0783	Working capital management	SD	1	2	-	-	42	Cv	4	70
	TOTAL		1	2	-	-	42		4	70
FSTE-0718	Physical Education I.3	CD	-	-	-	1	14	Vp	1	14
ELECTIVE DISCIPLINES										
FSTE-0478	Foreign Language for Business II.1	CD	1	2	-	-	42	Cv	4	70

Code	Disciplines*	Type	Sem. IV [hours / week]				Total of hours / sem.	Type of Exami- nation	Cre- dits	IS [hours / sem.]	Condi- tioning
			C	S	L	P					
MANDATORY DISCIPLINES											
FSTE-0812	Financial Management of Company	SD	1	1	-	-	28	Ex	7	168	
FSTE-0057	Budget and Public Treasury	SD	2	1	-	-	42	Ex	7	154	
FSTE-0172	World Economy	UO	2	1	-	-	42	Ex	4	70	
FSTE-0198	International Transactions	UO	2	1	-	-	42	Ex	5	98	
FSTE-0389	Practice	SD	-	-	-	6	84	Cv	3	0	
	TOTAL		7	4	-	6	238		26	490	
OPTIONAL DISCIPLINES											
FSTE-0513	Internal Audit	SD	1	2	-	-	42	Cv	4	70	
FSTE-0821	Corporate Finances II	SD	1	2	-	-	42	Cv	4	70	
	TOTAL		1	2	-	-	42		4	70	
FSTE-0719	Physical Education I.4	CD	-	-	-	1	14	Vp	1	14	
ELECTIVE DISCIPLINES											
FSTE-0479	Foreign Language for Business II.2	CD	1	2	-	-	42	Cv	6	126	
FSTE-0774	Multimedia	DD	1	-	2	-	42	Vp	3	42	

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Year of study III

Code	Disciplines*	Type	Sem. V [hours / week]				Total of hours / sem.	Type of Exami- nation	Cre- dits	IS [hours / sem.]	Condi- tioning
			C	S	L	P					
MANDATORY DISCIPLINES											
FSTE-0133	Cost and Works Accounting	SD	2	1	-	-	42	Ex	5	98	
FSTE-0048	Economic-Financial Analysis	SD	2	2	-	-	56	Ex	6	112	
FSTE-0825	Financial Management of Public Institutions	SD	2	1	-	-	42	Vp	5	98	
FSTE-0809	Bank Management	SD	2	1	-	-	42	Ex	5	98	
FSTE-0080	Capital Markets	SD	2	2	-	-	56	Ex	6	112	
	TOTAL		10	7	-	-	238		27	518	
OPTIONAL DISCIPLINES											
FSTE-0813	Company Evaluation	SD	1	2	-	-	42	Cv	3	42	
FSTE-0810	Controlling	SD	1	2	-	-	42	Cv	3	42	
	TOTAL		1	2	-	-	42		3	42	
ELECTIVE DISCIPLINES											
FSTE-0562	Commercial Correspondence in Foreign Language II.1	CD	1	1	-	-	28	Cv	3	56	

Code	Disciplines*	Type	Sem. VI [hours / week]				Total of hours / sem.	Type of Exami- nation	Cre- dits	IS [hours / sem.]	Condi- tioning
			C	S	L	P					
MANDATORY DISCIPLINES											
FSTE-0079	Credit Institutions Operations	SD	2	2	-	-	56	Ex	4	56	
FSTE-0076	Enterprise Investments	UO	2	1	-	-	42	Ex	4	70	
FSTE-0069	Fiscality	SD	2	1	-	-	42	Ex	4	70	
FSTE-0058	Financial Control	SD	2	2	-	-	56	Ex	5	84	
FSTE-0775	Bachelor's Thesis Writing Methodology	SD	-	1	-	2	42	Cv	10	238	
TOTAL			8	7	-	2	238		27	518	
OPTIONAL DISCIPLINES											
FSTE-0053	Financial Audit	SD	2	1	-	-	42	Cv	3	42	
FSTE-0811	Management of Financial Assets Portfolio	SD	2	1	-	-	42	Cv	3	42	
TOTAL			2	1	-	-	42		3	42	
ELECTIVE DISCIPLINES											
FSTE-0563	Commercial Correspondence in Foreign Language II.2	CD	1	1	-	-	28	Cv	3	56	

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Beginning with 1st year of study**I. REQUIREMENTS FOR BACHELOR DIPLOMA****Number of credits, according to the legislation: 180**

166 credits for mandatory imposed disciplines;

14 credits for mandatory optional disciplines;

0 credits for practice included in the number of those allotted to mandatory disciplines in point 1 and point 2;

10 credits for Final Bachelor's Degree Thesis Writing (included in the number of those allotted to mandatory disciplines in point 1);

4 credits for Physical Education I ÷ IV, supplementary to those allotted to mandatory disciplines in point 1 and point 2;

10 credits the Bachelor's Degree Examination, supplementary to those allotted to mandatory disciplines in point 1 and point 2;,, divided as

such:

- 5 credits for the "Fundamental and Specialty Knowledge" exam.

- 5 credits for the "Presentation of Final Bachelor's Degree Thesis".

II. ACADEMIC YEAR STRUCTURE (in number of weeks)

Year	Academic activities		Sessions of exams					Practice*	Holiday		
	sem. I	sem. II	Winter	Winter failed exams	Summer	Summer failed exams	Fall failed exams		Winter	Spring	Summer
Year I	14	14	3	1	3	1	2	-	3	1	10
Year II	14	14	3	1	3	1	2	3	3	1	10
Year III	14	14	3	1	3	1	2	-	3	1	10

*Practice is organized based on syllabi drafted by departments and adopted by the Council of the Faculty. Practice takes place in the faculty's laboratories and specialised economic entities, based on practice agreements.

III. NUMBER OF WEEKLY HOURS AT MANDATORY (IMPOSED AND OPTIONAL) DISCIPLINES: 1680

YEAR	SEMESTER I	SEMESTER II
Year I	21	21
Year II	21	21
Year III	20	20

No	Discipline	Number of hours			Total		RAQAHE/ARACIS Standard [min / max. %]
		Year I	Year II	Year III	Hours	%	
1.	Mandatory	560	476	476	1512	90,00	80 - 90
2.	Optional	0	84	84	168	10,00	20 - 10
TOTAL		560	560	560	1680	100,00	100
3	Physical education I/1,2,3,4	28	28	0	56		
4.	Facultative	0	126	56	182		

No	Discipline	Number of hours			Total		RAQAHE/ARACIS Standard [min / max. %]
		Year I	Year II	Year III	Hours	%	
1.	Fundamental	462	42	0	504	30,00	25 - 30
2.	Specialty:	98	434	518	1050	62,50	70 - 60
3.	Complementary	42	28	0	70	6,67	5 - 10
4.	University disposal	0	84	42	126	7,50	15-0
TOTAL		560	560	560	1680	100	100

IV. THE WEIGHT OF THE DISCIPLINES BELONGING TO THE COMPULSORY + ELECTIVE CATEGORIES:

Total number of hours (including Physical Education and facultative):		1680 + 56 +182 = 1918
Total number of hours (excluding Physical Education and facultative):		1680
out of which:		
- Total number of course hours:	896	
- Total number of applications:	784	
- The ratio number of weekly hours of course/applications:	1 / 0.88	
- Hours allotted to compulsory disciplines (% of total):	90%	=1512/1680
- Hours allotted to optional disciplines (% of total):	10%	=168/1680
- Hours allotted to fundamental disciplines (% of total):	30.00%	=504/1680
- Hours allotted to in the field and specialty disciplines (% of total):	62.50%	=1050/1680
- Hours allotted to complementary disciplines (% of IFD+SDI):	6.67%	=70/1050
- Hours allotted to disciplines at university choice/option (% of total):	7.50%	=126/1680
-The total ratio of hours of course/total hours of applications	1/0.88	=896/784
- Hours allotted to Bachelor's Thesis project (<i>Bachelor's Thesis Writing</i> 42 hrs. <i>Methodology and Research on Bachelor's Thesis Writing</i>) – BP, out of which		
The weight of hours allotted to Bachelor's Thesis project in the Curriculum (mandatory + optional):	2.50%	=42/1680
The weight of hours allotted to Bachelors Thesis project in IFD+SD hours (mandatory + optional):	4.00%	=42/1050
The weight of practice in the Curriculum:	5%	=84/1680
Ratio Exams/Colloquiums and Continuous Assessment = 24 Ex / 14 Cv and 5Vp	1 / 0.79	

Total number of credits: 180

- Credits pertaining to fundamental disciplines of the total of compulsory credits:	60
- Credits pertaining to specialty disciplines of the total number of compulsory credits:	114
- Credits pertaining to complementary disciplines of the total number of compulsory credits:	6

V. THE FLEXIBILITY OF EDUCATIONAL PROCESS

The flexibility of the study programme is ensured by elective and facultative disciplines. The elective disciplines are proposed for semesters 1-6/8/12 and are grouped in sets/packages. From each set of elective disciplines, the student chooses one that turns compulsory. This activity takes place before the beginning of the academic year which includes semesters containing disciplines or packages of elective disciplines.

VI. BACHELOR DEGREE'S EXAM:

1. Communication of the topic of the diploma thesis: semester IV;
2. Final bachelor's degree thesis writing: semesters V and VI;
3. Presentation of the final bachelor's degree thesis: month July/September.

VII. A CREDIT POINT REQUIRES A TOTAL OF 28 HOURS/SEMESTER OF TEACHING AND LEARNING ACTIVITIES.

VIII. DISTRIBUTION OF CREDITS ACCORDING TO COMPETENCES (TABLES NRQHE/CNCISIS- Grid 1 *)

No.	Discipline**	Sem.	Number of credits	Professional Competences						Transversal Competences			
				C1	C2	C3	C4	C5	C6	CT1	CT2	CT3	
1.	Microeconomics	I	5	1,5	2,5						0,5	0,5	
2.	Basics of Accounting	I	5	3,5							0,5	0,5	0,5
3.	Economic Statistics	I	5	0,5	2	1,5					0,5	0,5	
4.	Economic Informatics	I	5		4						1		
5.	Financial and actuarial mathematics	I	4	1,5	1,5	0,5	0,5						
6.	Currency and Credit	I	3	1,5							0,5	0,5	0,5
7.	Foreign Language for Business I.1	I	3			2		1					
8.	Physical Education I.1	I	1									0,5	0,5
9.	Macroeconomics	II	5	1			1	1,5			0,5	0,5	0,5
10.	Management	II	5		2				1,5		0,5	0,5	0,5
11.	Marketing	II	5	1,5	1,5				0,5		0,5	0,5	0,5
12.	Law	II	4	1,5	0,5		1,5				0,5		
13.	Finance	II	5	2	1	0,5					0,5	0,5	0,5
14.	Contemporary Economic Doctrines	II	3	1		1					1		
15.	Foreign Language for Business I.2	II	3	0,5	1						0,5	0,5	0,5
16.	Physical Education I.2	II	1									0,5	0,5
17.	Financial Accounting	III	4	2,5			1				0,5		
18.	Public Finances	III	5	1		1	1	0,5	0,5		0,5		0,5
19.	Company Finances	III	5	1,5	1	0,5		0,5			0,5	0,5	0,5
20.	European Economics	III	6	2,5	2						0,5	0,5	0,5
21.	Insurance and Reinsurance	III	3			0,5	0,5				1	1	
22.	Foreign Language for Business I.3	III	3	1	0,5						0,5	0,5	0,5
23.	Physical Education I.3	III	1									0,5	0,5
24.	Corporate Finances I	III	4	1	1	1					0,5	0,5	
25.	Working capital management	III	4	1	1	1					0,5	0,5	
26.	Foreign Language for Business II.1	III	4	1		1		1			0,5	0,5	
27.	Financial Management of Company	IV	7	1,5	1,5	1,5		1			0,5	0,5	0,5
28.	Budget and Public Treasury	IV	7	1	1	1	1	1	0,5		0,5	0,5	0,5
29.	World Economy	IV	4	1	1	1					0,5		0,5
30.	International Transactions	IV	5	1,5		1,5	1	0,5				0,5	
31.	Practice	IV	3	0,5	0,5	0,5	0,5	0,5	0,5				
32.	Physical Education I.4	IV	1									0,5	0,5
33.	Internal Audit	IV	4	1	0,5	0,5			1		0,5	0,5	
34.	Corporate Finances II	IV	4	1	0,5	0,5			1		0,5	0,5	
35.	Foreign Language for Business II.2	IV	6	1		1		1			1	1	1
36.	Multimedia	IV	3		2,5						0,5		
37.	Cost and Works Accounting	V	5	1	1	1		0,5			0,5	0,5	0,5
38.	Economic-Financial Analysis	V	6	1	4						0,5	0,5	
39.	Financial Management of Public Institutions	V	5	1	0,5	1			1		0,5	0,5	0,5
40.	Bank Management	V	5	1,5		1	1,5				0,5	0,5	
41.	Capital Markets	V	6	1	1	0,5	0,5	1	0,5		0,5	0,5	0,5
42.	Company Evaluation	V	3		1			1				0,5	0,5
43.	Controlling	V	3		1			1				0,5	0,5
44.	Commercial Correspondence in Foreign Language II.1	V	3	1	0,5						0,5	0,5	0,5
45.	Credit Institutions Operations	VI	4				2,5				0,5	0,5	0,5
46.	Enterprise Investments	VI	4	1		0,5	1		0,5		0,5	0,5	0,5
47.	Fiscality	VI	4	1,5		1,5					0,5	0,5	
48.	Financial Control	VI	5	1	1			1	1		0,5	0,5	
49.	Bachelor's Thesis Writing Methodology	VI	10	1,5	1,5	1,5	1,5	1	1		1		1
50.	Financial Audit	VI	3	0,5	0,5		0,5				0,5	0,5	0,5
51.	Management of Financial Assets Portfolio	VI	3	0,5	0,5		0,5				0,5	0,5	0,5
52.	Commercial Correspondence in Foreign Language II.2	VI	3	1	0,5						0,5	0,5	0,5

Legend: C1 ÷ C5 or C6 – Professional Competences; CT1 ÷ CT3 – Transversal Competences

* Grid 1 (G1 which presents the choices G1L and G1M pertaining to the BA and MA programs of study in accordance with MECTS Order no. 5703 / 18.10.2011.

** All the disciplines in the *Curriculum* shall be written down.

Grid 1 - "Description of program / field of study according to professional and transversal competences"

Professional Competences						
Level Descriptors of Professional Competences' Structural Elements	C1. Appropriately using financial concepts, theories, methods, and instruments in private and public entities/organizations	C2. Gathering, analysing, and interpreting data and information regarding economic-financial problems	C3. Performing economic-financial works at the level of private or public entities/organizations	C4. Performing financial operations and transactions specific to private and public entities/organizations	C5. Implementing plans and budgets at the level of private and public entities/organizations	C6. Applying financial decisions within private and public entities/organizations
KNOWLEDGE						
1. Knowing, understanding concepts, basic theories and methods of the field and area of specialization; their appropriate use in professional communication	C1.1 Identifying and defining financial concepts theories, methods, and instruments in private and public entities/organizations	C2.1 Identifying and defining methods, techniques, and instruments of gathering, analysis, and interpretation of data referring to an economic-financial problem	C3.1 Describing economic-financial studies made at the level of private and public entities/organizations	C4.1 Identifying and describing financial operations and transactions	C5.1 Describing plans and budgets using specific concepts and methods	C6.1 Describing plans and budgets using specific concepts and methods
2. Using basic knowledge to explain and interpret various types of concepts, situations, processes, projects, etc. associated to the field	C1.2 Explaining and interpreting financial concepts, theories, methods, and instruments in private and public entities/organizations	C2.2 Explaining and interpreting methods, techniques, and instruments of gathering, analysis, and interpretation of data referring to an economic-financial problem	C3.2 Explaining economic-financial studies performed at the level of private and public entities/organizations	C4.2 Explaining financial operations and transactions	C5.2 Explaining plans and budgets using specific concepts and methods	C6.2 Explaining plans and budgets using specific concepts and methods
COMPETENCES						
3. Applying basic principles and methods for solving well-defined problems / situations, typical for the field under a qualified assistance	C1.3 Applying financial concepts, theories, methods, and instruments in private and public entities/organizations in order to solve specific problems	C2.3 Applying methods, techniques, and instruments of gathering, analysis, and interpretation of data referring to an economic-financial problem	C3.3 Applying knowledge, methods, techniques and instruments in order to draw up economic-financial studies	C4.3 Applying knowledge, methods, techniques and instruments in order to carry out financial operations and transactions	C5.3 Applying plans and budgets within private and public entities/organizations	C6.3 Applying plans and budgets within private and public entities/organizations
4. Appropriately using standard assessment criteria and methods to evaluate the quality, merits and limitations of processes, programs, projects, concepts, methods and	C1.4 Critically evaluating the financial concepts, theories, methods, and instruments used in problem solving	C2.4 Identifying the selection criteria and application of the appropriate variant to gather and analyze economic-financial data	C3.4 Using certain quality indices to evaluate the drafting of economic-financial studies	C4.4 Evaluating by means of standard methods regarding the quality of drafting financial operations and transactions	C5.4 Critically evaluating the way in which plans and budgets are applied	C6.4 Critically evaluating the way in which plans and budgets are applied

<i>theories</i>						
5. Professional project writing and using principles and methods established in the field	C1.5 Capitalizing financial concepts, theories, methods, and instruments in drawing up projects/studies	C2.5 Performing economic-financial analyses based on data and information gathered	C3.5 Drawing up a study regarding the design of economic-financial statements	C4.5 Simulating financial operations and/or transactions simulation	C5.5 Drawing up a paper regarding the results of the plan or budget implementation	C6.5 Drawing up a paper regarding the results of the plan or budget implementation
Minimum performance standards for competence assessment	Designing a financial project/ a study	Designing and presenting of a case study referring to an economic-financial problem presentation	Presenting a standard-procedure of drafting an economic-financial study	Designing a study regarding the results of the financial operation and/or transaction	Making a draft to implement a plan or a budget	Making a draft to implement a plan or a budget

Level Descriptors of the Transversal Competences	Transversal Competences	Minimal Standards of Performance for Competence Evaluation
6. Responsible execution of the professional duties, in conditions of limited autonomy and qualified assistance	CT1. Applying principles, norms and professional ethics values in the personal strategy of rigorous, efficient and responsible work.	Finding real time solutions, under qualified for a real/ hypothetical problem at the workplace, following the rules of professional ethics.
7. Getting accustomed to the roles and activities specific to teamwork and task distribution, for subordinate levels.	CT2. Identifying the roles and responsibilities in a multi-specialized team and the use of relationship techniques and efficient work in the team.	Designing a work/project, assuming the responsibility of tasks specific to the role of multi-specialized team.
8. Awareness of the need of continuous formation: efficient use of the educational resources and techniques for personal and professional development.	CT3. Identifying the opportunities of continuous formation and values – the efficient implementation of the resources and educational techniques for the personal development.	Developing and presenting with arguments the application of a personal professional development plan.

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