



NEAR EAST UNIVERSITY

Faculty of Economics and Administrative Sciences

Department of Banking and Finance

STUDENT HANDBOOK

2016-2017

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1. The Faculty of Economics and Administrative Sciences

The Near East University, Faculty of Economics and Administrative Sciences (FEAS) was founded in 1988 with two departments, Business Administration and Computer Information Systems. In the following years 9 more departments were established, namely International Relations, Economy, Political Science, Banking and Finance, International Business, European Union Relations, Knowledge Management, Marketing, and Human Resource Management, Public Administration, and Management Information Systems bringing the faculty to a total of 13 departments and over 1500 students.

The educational programmes are fundamentally strong and have a broad and modern vision. The programmes are constantly updated to provide our students with a contemporary education. The curriculum of each programme has been designed to carefully balance theoretical and practical courses as well as compulsory and elective courses. The first two years of the programmes consist of the compulsory courses giving the students their theoretical foundation. The remaining years allows the students to choose from a range of elective courses providing them with the opportunity to pursue their areas of interest. Apart from Knowledge Management all programmes are available in both English and Turkish.

The faculty is proud to be host to students from a vast array of different countries from all around the world. This provides the faculty students with the opportunity to mix and experience different cultures which in turn will be a valuable experience for them in their future careers.

The Near East University, Faculty of Economics and Administrative Sciences, with its young and dynamic academic staff, aims to provide students with a contemporary education that will contribute to the development of quality individuals who are equipped with global knowledge and skills to cope with the continuous changes and developments nationwide as well as worldwide.

2. Banking and Finance Programme Objective

The Banking and Finance program is designed to combine the fields of banking and finance with the general fields of business management and economics to ensure that students complete their in-depth analytical and professional understanding of financial issues with a recognition of the importance of ethical and professional standards. The program provides a comprehensive knowledge and skill in modern financial services that is suitable for students in the area of banking and finance with an ability to adapt professionally in a rapidly changing and uncertain financial environment.

During the four-year BA Programme in Banking and Finance each student is expected to fulfil a twenty one working day internship at a financial organization approved by the Department of Banking and Finance so as to be able to acquire some limited practical knowledge in his/her chosen area of interest. The compulsory internship that the program offers provides an excellent opportunity for the students to assign the skills and knowledges to the practical / real life. Hence, more self-confidence, responsible and communicative students will promote personal achievement and contribution to the organizations. Each financial institution has to fill the confidential intern evaluation form and post it to the address of the Banking and Finance. From the feedback that is received from the financial institutions, the programme of Banking and Finance is positioned on the job market as

successful.

The list of intended learning outcomes of the Banking and Finance Department is as the following:

- **Internationality** – Programme is in English that educate both national and international students in different country and different culture with the aim of providing the highest international standards.
- The programme is designed to establish **an efficient interaction between the academic staff** with an awareness of both ethnical and global issues.
- The programme is designed to provide the students a required **theoretical and technical knowledge** which is necessary for problem solving and decision-making in banking and finance.
- The programme is designed to **combine the fields of banking and finance with the general fields of business management and economics**.
- The programme is designed to provide the students a **practical financial knowledge**. Ability to participate in **team-works** in a harmonized manner for the solution of the targeted problem.
- Ability to write a report and/or to carry out **presentations** on the studied project using the modern techniques and facilities.
- As an optional to improve the students **analytical skills** which is necessary for writing a dissertation.
- Graduate students can have chance to **continue to Master programmes** in any international University.

Graduates of the programme have a wide range of employment opportunities in the public as well as in the private sector. This degree equipped students for a rewarding career in any sector of the economy. Students typically work in commercial banks, finance department of corporations, mortgage companies, savings and loan establishments, credit unions and insurance companies. Government agencies (Ministry of Finance or Central Bank's) and companies also require financial services professionals to manage their portfolios and statements and also to audit and regulate other institutions.

Graduates of banking and finance can easily find job in the field of banking and finance and may receive such titles as Financial Manager, Bankers, Financial Advisor, Financial Risk Analyst, Investment Analyst, Treasurers or Budget Analyst etc. The graduates of this programme may also continue their academic studies by proceeding with a master's degree in Banking and Finance or in a related field of study.

The Banking and Finance programme is a structurally well-balanced programme requiring the completion of a total of 120 credits (240 ECTS) in order to graduate from the programme. The courses of the programme aim to establish a knowledge in banking & finance; educate students with a good command in written and oral English and build strong communication skills that is necessary in the local and global financial world. In the first two years of the programme, students are equipped with a strong foundation in the fundamental concepts of business management, business law, computer applications, accounting, economics and statistics. Upon this foundation, the students of banking and finance department continue to build a more thorough knowledge in business finance, international finance, bank management, international banking, international finance more investment fundamentals, portfolio management and risk management and in their last two

years of study. Students' knowledge is also broadened with nine non-departmental elective courses within the four-year programme.

3. Programme Curriculum

The Banking and Finance programme curriculum is presented below;

FIRST YEAR

FIRST SEMESTER

		T	P	C	ECTS
CIS 151	Introduction to Computers	2	2	3	6
ECON 101	Principles of Economics I	3	0	3	6
ENG 101	English I	3	0	3	4
MAN 101	Introduction to Business	3	0	3	6
MATH 171	Maths for Business and Economics I	3	0	3	6
ATA 101 / TURK 101	Principles's of Ataturk's I / Turkish for International Students	2	0	0	2
TOTAL				15	30

SECOND SEMESTER

CODE	COURSE NAME	T	P	C	ECTS
CIS 152	Computer Applications	2	2	3	6
ECON 102	Principles of Economics II	3	0	3	6
ENG 102	English II	3	0	3	4
MAN 102	Principles of Management	3	0	3	6
MATH 172	Maths for Business and Economics II	3	0	3	6
ATA 102 / TURK 102	Principles's of Ataturk's II / Turkish for International Students	2	0	0	2
TOTAL				15	30

SECOND YEAR

THIRD SEMESTER

CODE	COURSE NAME	T	P	C	ECTS
ACC 202	Financial Accounting I	3	0	3	6
ECON 201	Microeconomics	3	0	3	6
ENG 201	Business Communication	3	0	3	6
MAN 206	Introduction to Law	3	0	3	6
MATH 281	Statistics I	3	0	3	6
TOTAL				15	30

FOURTH SEMESTER

CODE	COURSE NAME	T	P	C	ECTS
ACC 203	Financial Accounting II	3	0	3	6
ECON 202	Macroeconomics	3	0	3	6
ENG 202	Oral Communications	3	0	3	6
MAN 207	Business Law	3	0	3	6
MATH 282	Statistics II	3	0	3	6
TOTAL				15	30

THIRD YEAR

FIFTH SEMESTER

CODE	COURSE NAME	T	P	C	ECTS
BANK 303	Principles of Banking I	3	0	3	6
FIN 301	Financial Management I	3	0	3	6
SOC 100	Sociology	3	0	3	6
FIN 304	Investment Fundamentals	3	0	3	6
Elective I		3	0	3	6
TOTAL				15	30

SIXTH SEMESTER

CODE	COURSE NAME	T	P	C	ECTS
BANK 304	Principles of Banking II	3	0	3	6
FIN 302	Financial Management II	3	0	3	6
FIN 403	Portfolio Management	3	0	3	6
ECON 306	Economics of Money and Banking	3	0	3	6
Elective II		3	0	3	6
TOTAL				15	30

Summer Term

CODE	COURSE NAME	T	P	C	ECTS
BANK 310	Bank Training Program (8 Hours*5)*4 week=160 6 ECTS	0	0	0	6
TOTAL		0	0	0	6

FOURTH YEAR

SEVENTH SEMESTER

EIGHTH SEMESTER

CODE	COURSE NAME	T	P	C	ECTS
BANK 405	Risk Management	3	0	3	6
FIN 404	International Finance	3	0	3	6
Elective III		3	0	3	6
Elective IV		3	0	3	6
Elective V		3	0	3	6
TOTAL				15	

CODE	COURSE NAME	T	P	C	ECTS
BANK 408	International Banking	3	0	3	6
Elective VI		3	0	3	6
Elective VII		3	0	3	6
Elective VIII		3	0	3	6
Elective IX		3	0	3	6
TOTAL				15	

T: Theoretical P: Practical C: Total Credit

The Higher Education of NEU offers a four year (eight semesters) education with a total of 120 credits, which is **equivalent to 240 ECTS-Points**. Each academic year consist of two academic semesters. Each regular semester lasts about 17 weeks and 2-3 weeks are carried out by mid-term and final exams. For Bachelor students are not required to write thesis. Each course of the programme is considered as a different module. Each student can take five courses for each semester (excludin non-credit courses) for each of the seven semester and only for the last semester when the student is in position to graduate can get maximum seven courses in their last semester. More specifically,

- 29 courses can be considered as core courses (each course is 6 ECTS Points), total is equivalent to **174 ECTS Points**.
- 9 courses are area electives (each course is 6 ECTS Points), equivalen to total **54 ECTS Points** that can be choosen from a list of the courses of Faculty of Economics of Administrative Sciences. These elective courses are determined by the Cairman of the Banking and Finance department.
- 2 courses (ENG 101 and ENG 102) have 4 ECTS points, total is equivalent to **8 ECTS Points**.
- 2 courses (For national and Turkish National students ATA 101 (Principles of Ataturk's I) and ATA 102 (Principles of Ataturk's II) and for international students TURK 101 (Turkish for International Students I) and TURK 102 (Turkish for International Students II)) are considered as non-credit course and compulsory course with 2 ECTS point, that is equivalent to total **4 ECTS Points**.
- 1 courses (Bank Training) non credit course and have **6 ECTS** points that is taken in summer term. $(8 \text{ Hours} * 5) * 4 \text{ week} = 140, 140 / 25 = 6.4, \text{ i.e. } 6 \text{ ECTS}$)
- Furthermore, the non-credit and compulsory internship is offered in the summer term, hence, it has overall it has no effect on the ECTS Points. $(8 \text{ Hours working} * 5) * 4 \text{ week} = 140, 140 / 25 = 6.4, \text{ i.e. } 6 \text{ ECTS}$)

4. Academic Calendar

(See <https://neu.edu.tr/academic-calendar/> for an up to date calander.)

FALL TERM	
Sep 5-9, 2016	Course Registration
Sep 12-15, 2016	Religious Holiday
Sep 16, 2016	Classes Commence
Sep 30, 2016	Last Day for Add/Drop
Oct 06, 2016	Last Day for Late Registration
Oct 29, 2016	National Holiday
Oct 31-Nov 4, 2016	Midterm Exams
Nov 15, 2016	National Holiday
Nov 25, 2016	Last Day for Withdrawal
Dec 11, 2016	Religious Holiday
Dec 23, 2016	End of Classes
Dec 24-30, 2016	Final Exams
Jan 01, 2017	New Year
Jan 06, 2017	Last Day for Submission of Letter Grades
Jan 9-12, 2017	Re-sit Exams
Jan 13, 2017	End of Term
Jan 18-21, 2017	Graduation Ceremony
SPRING TERM	
Jan 26-31, 2017	Course Registration
Feb 01, 2017	Classes Commence
Feb 15, 2017	Last Day for Add/Drop
Feb 24, 2017	Last Day for Late Registration
Mar 20-25, 2017	Midterm Exams
Apr 03, 2017	Last Day for Withdrawal
Apr 23, 2017	National Holiday
May 01, 2017	Spring Holiday
May 12, 2017	End of Classes
May 13-18, 2017	Final Exams
May 19, 2017	National Holiday
May 29, 2017	Last Day for Submission of Letter Grades
June 5-7, 2017	Re-sit Exams
June 9, 2017	End of Term
June 19-23, 2017	Graduation Ceremony
SUMMER TERM	
June 21-23, 2017	Course Registration
June 25-27, 2017	Religious Holiday
June 28, 2017	Classes Commence
Jul 20, 2017	National Holiday
Aug 01, 2017	National Holiday
Aug 18, 2017	End of Classes
Aug 21- 23, 2017	Final Exams
Aug 25, 2017	Last Day for Submission of Letter Grades
Aug 29, 2017	End of Term

5. Location of the Department and Contact Details

The Department of Banking and Finance is one of the departments of the Faculty of Economics and Administrative Sciences. The department is located at the Faculty of Economics and Administrative Sciences' building which is the white building opposite the Grand Library. The secretaries' office is on the first floor and the offices of the instructors are on the first, second, and third floors of the building. The contact details for the department are as follows:

- **Secretary's Office Telephone Number:** 0392 675 1000 Ext: 3102
- **Fax Number:** 0 392 675 1051
- **University Website:** <https://neu.edu.tr/>
- **Faculty Website:** <https://neu.edu.tr/academic/faculties/faculty-of-economics-and-administrative-sciences/>
- **Department Website:** <https://neu.edu.tr/academic/faculties/faculty-of-economics-and-administrative-sciences/departments/department-of-banking-and-finance/>

Students are expected to follow course related issues through their instructors' websites and Einstein (Student Information System). The instructor websites include information regarding the instructor's timetable, contact details, office hours, announcements related to the courses, and submission deadlines. In addition, course outlines and course related materials can be downloaded from instructors' websites. Student assessment results (e.g. exam results, assignment/quiz results, final grades, etc.) are announced via Einstein. Students are encouraged to use instructors' e-mail addresses to contact them during out-of-office hours. A list of instructor web pages and their e-mail addresses are listed below:

Acting Dean of the Faculty

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Email: faisal.sher@neu.edu.tr

6. The Registrar's Office

6.1 Opening Hours and Contact Details

The Registrar's Office is open from 8:30 – 16:30 every day. The telephone number for the administrative support personnel of the Banking and Finance Department is 0 392 680 2000 and the extension number is 225. Students can find additional information about the Registrar's Office from info@neu.edu.tr

6.2 Services

The Registrar's Office is the place where the students can register to the university and get information about every faculty in the university. Payments for registration and applications for ID cards are made at the Registrar's Office. Every student is required to have a university ID card as ID cards will be used when entering examinations for the duration of their education. Students can also receive transcripts from the Registrar's Office at any point in their study period. Processing of transcripts may take a couple of days and students are expected to pick up their transcripts from the Registrar's Office. The price for one transcript is 21 Euros.

6.3 Tuition Fees

Tuition fees vary for local students, Turkish students, and international students. In addition to annual tuition fee, students are required to pay 5% VAT and a social activities fee at the beginning of each semester.

The university offers two options for payments. Students may pay the tuition fee in two installments. The first installment (half of the fee) must be paid by the end of the 20th of September. The second installment should be made before the 20th of February. In case of a delay, the students are required to pay 10% interest in addition to the required payment.

The second payment option is to pay in eight installments; four installments each semester. The last day for the payment of installments is the 20th of every month during each semester. In the case of a delay, the interest to be paid is 3% of that monthly payment only.

7. Course Registration

7.1 On-Line Course Registration

After the required payments have been made at the Registrar's Office, students should select their course via the on-line registration option of the student information system (Einstein). Students will need their student numbers and passwords in order to register online. Student numbers are provided to students once they register at the Registrar's Office after they make their initial payments. Student passwords in order to access the student information system (Einstein) is provided by the department secretary's office.

After registering for their courses online, the students' course advisors will approve their courses. Once courses have been approved students can start entering their lectures. Students facing problems with their on line registration are required to see their advisors as soon as possible and should not enter courses without the approval of their advisor. Information regarding the process of online registration can be found on the university's web page.

Following registration, students are expected to resolve all academic, social, and other issues within the department (with their advisors) and refrain from contacting the Registrar's Office.

7.2 Transfer Students

Transfers to programmes at NEU are possible from educational institutions offering similar programmes. Transfers based on term-based programmes can be done at the beginning of each term. The acceptance of transfers is subject to the decision and approval of the faculty board. Transfer quotas for each department are determined by the NEU Senate. Students aiming to transfer to NEU must submit their applications at least days prior to the commencement of the academic year or academic term. Local and Turkish students should apply with their transcripts to the Registrar's Office and International students should apply with their transcripts to the International Student Office. Suitable applications are then sent to the department chair so that the student's transcript can be evaluated.

Transfers from open universities or open higher education programmes to the NEU are not possible.

Transfers between faculties and departments within the university are carried out according to the above mentioned regulations and can take place up until the last day for late registration indicated on the academic calendar.

8. Student Advisors

Each student studying at the FEAS and Banking and Finance programme is assigned a student advisor from among the faculty members of staff. Student advisors are responsible for guiding students in their course selection and registration process, and provide academic support when students require. Students continue with the same student advisor until the completion of their studies, so each student advisor is very familiar with their students. Due to student familiarity student advisors also provides guidance in regards to career planning/counseling upon the request of student

9. Add, Drop, and Withdrawal of Courses

The academic calendar, for each semester, indicates the last days for add-drop and withdrawal of courses. The last day for adding-dropping courses is usually after the first two weeks from the commencement of the classes. During these two weeks, students have the chance to attend their course and see if they want to change/add/drop any of the courses they have registered for. Students have the right to add/drop/withdraw any course on the condition that his/her advisor approves his/her request.

Students do not have the right to withdraw from freshman courses and can only withdraw from a particular course once. The total number of withdrawals for a student is limited to 6 throughout their education.

10. Grade Point Average (GPA) and Cumulative Grade Point Average (CGPA)

In order to complete every semester on time, students need to have a Grade Point Average (GPA) of at least 2.00 and they should receive DD or above from each course. To be able to continue their education in their departments, students need to have the following minimum Cumulative Grade Point Average (CGPAs) at the end of each semester:

Semester	Minimum Required CGPA (out of 4)
4 th	1.50
5 th	1.60
6 th	1.70
7 th	1.80
8 th and consecutive semesters	2.00

Students who have CGPAs lower than the minimum CGPAs mentioned above are given an “Academic Incompetence Warning.” This warning means that if the student does not meet the minimum CGPA criteria again for the following semester, he/she will not be able to continue his/her education at the university.

Students who receive a warning can only register for courses up to 60% of the required credits for the new term. In addition to their new courses and the courses that they have previously taken and received FF, FD, or U, these students will need to repeat previous courses from which they have got DC or DD in order to increase their CGPAs.

If a student who has received a warning wants to take one of the previous elective courses from which he/she has got DC or DD, he/she can take that particular elective course or any other elective course that may be offered as equivalent to that course within the department. In such cases, this course is not considered as a “new course.”

11. Instructors’ Office Hours

Office hours are time slots where each student can meet with their instructors in their offices and discuss academic issues, course materials and their progress, see their exam papers and get information about their courses. These hours are for the benefit of the students. Office hours can be found on individual instructors’ web pages or on their office doors. Instructors are ready to answer any questions during their office hours. Therefore, students are encouraged to visit their instructors during their office hours and benefit from these meetings.

12. The Medium of Instruction and English Language Requirements

The medium of instruction and communication for all of our departments is English. Students are required to speak in English to their instructors at all times, including outside the classroom.

Students enrolled to departments of which the medium of instruction is in English have to take the English Proficiency and Placement Test. Students who obtain a score of 70 out of 100 or over, are allowed to start their training at the faculties. Students who obtain a score below 70% are required to study the program of the English Preparatory School.

The university accepts a number of English language qualifications, including IELTS and TOEFL exams. The current requirements are IELTS: 6.0 overall and TOEFL: 550; (213 CBT, 79 IBT).

13. Student Attendance and Absence

Students are required to attend at least 70% of the class hours for each course. If a student misses classes for more than 30%, the student automatically fails the course and gets an “NA” (No Attendance) grade. A student with an “NA” grade does not have the right to sit for make –up exams or/and graduation make-up exams.

Medical reports from the NEU hospital and government hospitals are accepted for absences. If a student misses the mid-term examination for any course(s), the student is required to present a medical report to the secretary’s office no later than the date announced which is usually 1 week after the end of mid-term exams. The mid-term exam schedule is announced on line and via the Faculty notice board. If a student misses his/her scheduled make-up exam date, he/she loses his/her chance to enter that exam.

14. General Guidelines for Student Conduct

14.1 General Guidelines

- Students are expected to obey the general rules of conduct within the university and act respectfully towards their instructors and fellow students at all times.
- Students should also be on time, both for their classes and any appointments they may make with any departmental staff. This includes the appointments made during the office hours of the instructors.
- Making noise in the corridors (especially in front of the lecturers' offices), both during class hours and during break times, is strictly forbidden. Students should refrain from shouting and/or playing loud music within the department at all times.
- Students are responsible for the daily checking of their instructors' websites, the faculty notice board, and the Einstein student information system for any information and announcements made.

14.2 Classroom Conduct

Students are expected to follow the following guidelines when attending their classes:

- Students are expected to be on time for every class. Individual instructors may have different policies for late comers. However, in general students are not accepted to classes if they are late and are expected to wait for the break in order to join the class.
- Students are encouraged to participate in the lessons. This does not mean coming to class for every lesson and sitting silently. Participation includes answering questions posed by the instructor as well as taking part in and contributing to the class discussions.
- In many courses, the instructors require students to read the material before coming to class. Therefore, students are expected to come to class ready for the course. They are also required to bring the related material to the classroom.
- It is strictly forbidden to use mobile phones in the classrooms. Students should either turn their phones off or put them on silent when in class. If a mobile phone rings in the classroom, the instructor has the right to ask the student to leave the room.
- Students should refrain from talking in class unless they are asked to do so by their instructors. The instructors have the authority to ask any student to leave the classroom if they believe that the student(s) is interfering with the other students' learning.
- Although individual instructors may have different policies regarding eating and drinking in the classroom, students are discouraged from eating in the classrooms. Some instructors allow drinking water/coffee/tea in the classroom during lesson hours. However, students should check with their instructors about their policies.

14.3 Regulations for Misconduct

“Misconduct” is defined as any behavior that is against the general guidelines for student and classroom conduct as defined in the “General Student Discipline Regulations” of the University. This may range from being disrespectful towards their instructors or their fellow students to cheating in the exams. The Disciplinary Committee deals with any student misconduct within the department. The committee then discusses the possible outcomes and makes a decision based on the University’s regulations for student misconduct. These results may vary from warning, condemnation to expulsion from the university for certain periods of time depending on the seriousness of the offense. You can find more information about the “General Student Discipline Regulations” on <http://www.neu.edu.tr/en/node/940>.

15. Teaching Materials and Outline Sources

The majority of course/module instructors that teach at the Banking and Finance programme use international editions of British or American textbooks. All courses have a main text book however additional references and/or study materials are also provided by some instructors. The textbooks are available in sufficient quantity for sale at the NEU bookstore. The case-studies and similar exercises conducted in class are also available in the text books or other sources which students are directed towards or are provided with in class by the course instructors.

16. Assessment and Grading

16.1 Grading

At the Faculty of Economics and Administrative Sciences, the assessment of student performance for each course/module is done by the course/module instructor. Instructors determine the course/module components and their weights that will be used in assessment. Student course/module performance is evaluated by using continuous assessment methods which include mid-term exams, a final exam, assignments, term papers, quizzes, and in-class activities. In the evaluation process students are given a mark which is out of 100 (an accumulation of mid-term exam mark, final exam mark, quiz mark, etc) and then at the end of the semester the cumulative average mark of the student is converted to a letter grade by the course/module instructor.

Letter grades are organized on a 4.00 point grading scale. The letter grades and their equivalent grade point are given below:

Percentage	Course Grade	Coefficient
90-100	AA	4.00
85-89	BA	3.50
80-84	BB	3.00
75-79	CB	2.50
70-74	CC	2.00
65-69	DC	1.50
60-64	DD	1.00
50-59	FD	0.50
49 and below	FF	0.00

I-Incomplete; **S**-Satisfactory; **U**-Unsatisfactory; **P**-In Progress; **EX**-Exempt; **W**-Withdrawn; **NA**- No Attendance

A student is granted one of the letter grades above for each course/module he/she has attended, according to the relative success degree of students taking the course by using the distribution of the final raw success grades. **Passing grades range from AA to DD; FD and FF are failing grades.**

Grades AA, BA, BB, CB, and CC indicate varying levels of unconditional “Pass” status for the successful score. Grades DC and DD indicate the “Conditional Pass” status, where the student with these grades are regarded as successful given that the Cumulative Grade Point Average (CGPA) is equal to or above 2.00. Grades FD and FF indicate “Fail” and the student is required to repeat the course in the proceeding semester.

A grade of (I) is awarded by the instructor when a student has completed most of the semester’s work satisfactorily but is unable to finish due to illness or other valid reasons. Students receiving a grade of “I” must make up the missing work and earn a grade within 15 days from the day of submitting the grades to Registrar’s Office. Otherwise the (I) grade will automatically become an (FF). In cases of prolonged illness or other incapacity, this period can be extended until the next registration period upon the recommendation of the Department Chairperson and approval of the Administrative Committee of the Faculty.

The grade (S) is given to those students who are successful in non-credit courses. Students who have transferred from other universities or who previously attended a higher education institution are also granted the grade (S) for the courses that they have taken before and that are accepted as equivalent upon the recommendation of the Department Chairperson and approval of the Administrative Committee of the Faculty. Transfer students who are required by the Regulations to repeat a course will not be granted the grade (S). The grade (S) is not included in the computation of grade point average. The grade (U) is given to those students who are unsuccessful in non-credit courses.

The grade (P) is assigned to those students who progress through non-credit courses extending over more than one semester.

The grade (EX) is awarded to those students who have been exempted from the courses determined by the University Senate through the successful completion of the exemption examination administered by the department concerned. The grade (EX) is not included in the computation of grade point average. But it is shown on the transcript. The grade (W) is given to those students who have withdrawn from a course after the add-drop period and within the first ten weeks of the semester upon the recommendation of the advisor and permission of the instructor.

16.2 Exams

Mid-term exams are held during the “mid-term exam week” and final exams are held during the “final exam week”. During the exam week lectures are not held. Each course/module has an exam. Mid-term Exam Week and Final Exam Week is announced via the annual academic calendar which is announced at the beginning of every academic year.

The type of exam to be held is laid down in each courses course description. All exams are held in the faculty building. Exam schedules are announced at least 2-3 weeks before the

start of the exam week. Depending on the size of the classroom 1 or 2 invigilators are assigned to each classroom.

The midterm exam results are announced before the last day for withdrawal from courses. Instructors show exam papers to students that request to see their papers.

The following exam regulations exist for students;

- In order to enter exams students are required to show their “exam entrance slip” and their university ID card. Students who fail to do so will not be permitted to enter the exam.
- Mobile telephones are not permitted into the exam room.
- Students are required to enter the exam in the classroom that has been announced on the seating plan.
- Upon entrance into the exam room students are not permitted to speak and are not permitted to speak with one another throughout the duration of the exam.
- Upon the distribution of answer sheets and exam questions by the invigilators students are required to fill out their names, student number, department, course code, date, and name of the course instructor in the spaces provided on the answer sheets/exam question paper.
- Students are required to sign the exam attendance sheet.
- Students are required to read the exam questions before starting the exam and are permitted to ask questions to the course/module instructor related to exam questions within the first 20 minutes.
- Students are not permitted to leave the exam room within the first 20 minutes of the exam.
- Late students are only permitted to enter the exam if they arrive in the first 20 minutes of the exam. The duration of the exam is not extended for late students.
- Students are not permitted to exchange any materials, such as pens, pencils, erasers, during the exam.
- If students are caught cheating they are removed from the exam room. The invigilator signs the students exam paper indicating the reason that he/she has been removed from the exam room. The student caught in the act of cheating receives an “FF” grade from that course/module and is not permitted to continue with the course/module.
- Students who have completed their exam are required to hand in their answer sheet and question paper to the invigilator.
- Students who were not able to enter the exams and have a medical report or who have any other valid excuse that can be documented are entitled to a make-up exam.

- Students to enter the make-up exams are required to make their application to the Dean's Office within the time period announced. Students who do not make their application and/or do not do so within the time period announced will not be permitted to enter the make-up exams.
- Students who do not enter the final exams are permitted to enter the resit exams.

16.3 Make-Up Exams

If, due to medical reasons or any other reason that the student can document, cannot enter an exam(s) held during exam week they are given a make-up exam. Students are required to apply for the make-up exam no later than the date announced by the faculty which is usually 2 weeks after the end of the exam week. Relevant documentation must be provided with the application. Students are also provided with the chance to examine their exam papers with their course/module instructor if they receive a grade which they are not satisfied with. If in the case that a change in grade occurs the course/module instructor submits the change in writing to the department chair and the new grade is announced to the student via the student portal.

16.4 Re-sit Exams

In accordance with the decision of the Turkish Higher Education Council of Turkey, Re-Sit exams will be given to all undergraduate programmes (2-year diploma programmes plus 4 or 5-year bachelor programmes). The Re-sit exam procedure is as listed below;

- All those students who enter semester exams and obtain FF or FD grades are eligible to sit the Re-Sit exams for those courses. All those students who are eligible financially to sit the final exams for the semester but could not enter for any particular reason are also eligible to sit the Re-Sit exams.
- The Re-Sit exams are for the final exams only. The new end-of-term letter grade will be recalculated with the new score of the Re-Sit exams.
- Only students who have entered the mid-term exams will be permitted to enter the Re-Sit exams.
- There will be no other make-up exams for those who do not enter the Re-Sit exams.
- For those courses that have no written final exams and where letter grades are assigned for the work done in the semester, no Re-Sit exams will be given.
- There will be no Re-Sit exams for courses failed with letter grades NA (no attendance).
- If a student's GPA is below 2.00, then Re-Sit exams will be given from the courses that the students have in fact passed in order to raise their grades. If the GPA is above 2.00, no Re-Sit exams will be given from the passed courses.

16.5 Appeals to Exams Results

Although students are encouraged to talk to their individual instructors about any assessment result that they are unhappy about, they can also appeal to any of their results by making an official application. Appeals to exam results can only be done if a student believes that his/her exam paper was not graded fairly by his/her instructor.

Appeals should be made via a written letter to the Department Head where the reasons for the appeal should be listed clearly. If the appeal is considered to be significant by the Head of the Department, then a committee of three instructors (other than the course instructor) will be formed and the exam paper in question will be graded by this committee again. If the committee decides that the exam result needs to be amended, then it will be done so and the new grade will be recorded on the online registration system to reflect the new grade. However, if the committee finds that the exam paper was fairly graded, then the mark will not be changed. In each case, the student will be notified of the result via e-mail.

17. Submission of Projects / Assignments / Reports

17.1 Submission

Besides midterm and final exams and quizzes, there might be other assignments/projects/reports that students may be required to submit throughout the term. Students are expected to submit their assignments on or before the submission deadline as announced on the course outlines. Late submissions are usually not accepted by many of the instructors.

Sometimes, instructors may make amendments to the submission dates. In that case, this will be announced on the instructor's web page and the faculty notice board. It is the students' responsibility to follow the course outline for each course and submit their assignments on time.

Individual instructors may have different policies regarding the submission of assignments. Some instructors may require these to be submitted online (via e-mail) and some may require them to be typed on the computer.

If students cannot reach their instructor on the day of the submission deadline, they can leave their assignments in the pigeon holes located in the secretaries' office. While submitting assignments to the secretaries, students should fill in the submission form (can be obtained from the secretaries) stating the name of the instructor, the date and time of submission. This form will then be signed by the secretaries and placed in the pigeon hole of the individual instructor.

17.2 Ethics: Plagiarism

Plagiarism is a kind of cheating, where a student takes information from a source (usually by copying and pasting) and does not mention the author of the work. Even if the work is paraphrased and the reference is not given, this is also called plagiarism. This is academic stealing and in all of our departments, there is zero tolerance for plagiarism in the projects, research papers and any kind of academic assignments. . If an instructor claims that an assignment includes plagiarism, the instructor has the full authority to fail the student from that course.

18. Course and Instructor Evaluation

At the end of every semester students are asked to complete an on-line survey for each of their courses/modules in order to gain feedback in relation to the course/module and the course instructor. The results are presented to the Dean of the Faculty, Department Chairs, and each individual course instructor. This provides feedback thus enabling to make the necessary improvements to increase the teaching effectiveness of course instructors and if necessary make improvements in regards to the content of courses.

19. Graduation

19.1 Requirements for Graduation

Students need to complete their core courses and elective courses and earn the required number of credits in order to graduate. The number of courses for Banking and Finance students is 40 with 120 credits (240 ECTS).

19.2 Graduation Make-Up Exams

Students need to have at least a Cumulative Grade Point Average (CGPA) of 2.00 to be able to graduate from any department. If a student completes all the courses that he/she needs to take but does not succeed in reaching the required CGPA, he/she may be given an opportunity to take graduation make-ups in order to increase his/her CGPA. Students can take up to two graduation make-up exams. These exams need to be paid for separately and currently each graduation make-up is 315 Euros.

19.3 Graduation Ceremony

All students who have earned the right to graduate can attend the graduation ceremony at the end of the semester. Two graduation ceremonies are held each year, one at the end of the fall semester and the other at the end of the spring semester. Graduation gowns for the ceremony are rented for 50 US Dollars for the day. Students can keep their gowns but if they decide to return it, they will receive the 50 US Dollars payed.

20. Information during the Academic Year

Departmental activities and announcements during the academic year are announced on-line on the Faculty web page as well as via the Faculty notice board. Instructors and student advisors can also make announcements via the university's Student/Academic Information System (Einstein) as well as their web page.

Course timetables and examination schedules are announced via the Faculty Website, the Faculty's notice board. Students are expected to check the Faculty Website, the Faculty's notice board, and Einstein on a daily basis.

21. Student Deanship

The main aim of the Student Deanship includes contributing to the personal, physical, cultural and social development of students; providing information and guidance for prospective students; supporting students in their transfer to business life with the honour and pride of being the graduates of the Near East University; encouraging their social responsibility and sensitivity; imparting skills that will help them add further to both themselves as individuals and to society at large and creating environments for students to turn as successful and highly desired individuals.

Near East University aims at contributing to the social and personal development of its students as well as their academic achievement. In this context, education environment offered is geared both to the maximization of academic performance as well as enriching students in social, sportive, cultural and intellectual terms. Indeed, programs developed by the Student Deanship and its units provide a range of opportunities to students in this sense. It organizes various activities to endow students in social and cultural terms and to promote a sense of unity and solidarity.

Counselling services are provided to groups comprising volunteer students, including Social Responsibility Projects, Radio Near East and clubs and communities and special environments are offered to students to build and improve their life skills.

Within the Students Deanship, Social Responsibility Centre and Disabled Students Unit comprise volunteer activities and activities to facilitate the life of disabled students in the university under a single umbrella.

22. International Students Office

The International Student Office (ISO) was established to facilitate the international students' (non-Turkish speaking students) application process to NEU and to ensure that these students receive support and guidance from registration through to graduation through the implementation of effective and permanent solutions. The ISO aims to understand all student situations and to maintain a friendly and understanding relationship with the students. Until recently, under the roof of the International Student Office the Online Student Deanship was created. This division deals with all problems and petitions whether it is related to finance, academic or even housing / on-campus accommodation. The ISO also

responds to the equerries of prospective international students.

An “orientation day” is organized by NEU for all new coming students within the first weeks of each fall semester. In this orientation day, general information is provided to all students about their studies in NEU and their stay in North Cyprus. Later on, several weekends that are announced in advance, guided tours are organized to different sides and cities of North Cyprus for all new students.

23. Student Counseling

NEU provides free personal counseling services to students that request such services. The counseling is provided by professional psychiatrist and is available to all students as well as member of staff.

24. The Grand Library

The NEU Grand Library is 15000m² in size. It houses 500 thousand open shelve, has 600 study tables, 1 million printed material, 115 million electronic sources, 50000 electronic journals, 7000 DVDs, 17 booths for viewing films, 12 group study rooms, 4 amphitheatres seating 1000 persons, and a 600-person cafeteria. On-line access to a variety of databases is available, such as EBSCO, ISI Web of Science, Science Direct, TAYLOR and FRANCIS, Emerald, and ULAKBİM.

Digital media is also accessible from the student’s home with a password provided to all students and members of staff. The library is open every day 24 hours a day. Library staff are available to students for support and advice 24 hours a day.

25. Employment Opportunities for Students

There are job opportunities for students who would like to work within the university during their studies. Those who want to have a part-time job can give an application the Registrar’s Office or the International Student Office. Possible part-time jobs can be either in the Grand Library, the Near East University Hospital, the Innovation Centre, or the International Student Office.

26. Guidelines on Bank Training (BANK 310)

26.1 General Issues

- BANK 310 is a non credit and compulsory course for all of the Banking and Finance Students.
- The following courses should be completed before you start BANK 310.
 - FIN 301 (Financial Management)
 - Bank 303 (Principles of Banking)
- Each period of bank training should be at least 21 working days.
- It is the student's responsibility to find an appropriate bank or financial company for the practice.
- Students can take on a local or international internship.
- Internship can take place either in the half-term holiday (February) or during the summer term holiday.
- The days during which the student carries out his/her bank training should be between the last day of final exams and the last day of course registration of the following semester as indicated in the academic calendar. Otherwise, the bank training of the student will not be accepted.
- Bank training can be done while attending the summer school.
- The student should submit the **1.3 Internship Report** for evaluation to his or her advisor before the last day of add and drop of the current term.
- Each student is required to give an oral presentation about the bank training. This presentation will be open to the Bank Training Evaluation Committee. If the evaluation of the report is unsatisfactory, it will be returned to the student for revision and/or rewriting. **If the revised report is still unsatisfactory, the student will be requested to repeat the bank training.**

26.2 Steps for Bank Training

Students should get the *Bank Training (BANK 310) Forms and Guidelines Handbook* from the bookstore.

1. Before the Bank Training,

- Student should register for BANK 310 bank training.
- Fill out the “*Internship Application Form*” and have your advisor approve the form before *the last day of classes*.
- Then, fill out the student information on the “*Compulsory Internship Application Form*” and get an approval from the Chairman of Banking and Finance Department before *the last day of classes*.

2. During the Bank Training,

- Fill out the “*Internship Work Summary Form*” in hand-writing either in English or Turkish. Every page of this form should be signed and sealed by the supervisor at the company.
- Place a photo on the “*Confidential Intern Evaluation Form*” and have your Trainee Consultant to fill up and stamp the form. (If the form is to be delivered by the student, please place it in a signed and sealed envelope).

3. After the Bank Training

- Prepare **INTERNSHIP REPORT** including “*Internship Work Summary Form*”, “*Confidential Intern Evaluation Form*”, and “*Internship Place Evaluation Form*” and submit it to your advisor before *the last day of add and drop* of the current term. Presentation dates will be announced