



## Course overview

### A Dual National Degree Connecting Mauritius, Europe and Africa

**Medium of Instruction: English.** This dual national degree connects Mauritius, Europe, and Africa through a curriculum delivered entirely in English.

The BSc (Hons) in Banking and Finance at the Université des Mascareignes (UdM) is delivered through an academic partnership with the **Université de Limoges, France**. Graduates receive a “*Double Diplôme National*”, awarded by both institutions, ensuring the degree is formally recognised in Mauritius and across the European Higher Education Area (EHEA). This degree provides students with a rigorous foundation in banking, finance, and economic analysis. The focus is on developing technically competent and ethically grounded graduates who understand both financial systems and their wider economic impact.

Designed within a structured and supportive learning environment, the programme prepares students for professional roles in the financial services sector and for further postgraduate studies within the LMD (Licence–Master–Doctorat) framework. With 180 European ECTS credits and alignment with the European Qualifications Framework (Level 6), the programme offers students a qualification that is internationally benchmarked while remaining regionally relevant. For students from SADC and other African countries, this structure provides both academic credibility and mobility within European and African professional contexts.

Mauritius, as an established international financial centre, provides a meaningful setting in which to study banking and finance. The programme is designed to prepare students for professional roles in commercial banking, financial institutions, regulatory bodies and corporate finance, while also supporting progression to postgraduate studies.

**A Supportive Transition for Students** - Our programme is structured to ensure that students gain a competitive edge in the global market.

- **Integrated Support:** Our academic staff provide structured guidance to help students move from conceptual understanding to technical application.
- **Progressive Learning:** Quantitative and financial skills are introduced progressively, allowing students to build their vocabulary and analytical confidence in English over the course of the three-year programme.
- **Bridging Systems:** The curriculum acts as a practical academic bridge, combining the rigour of the French LMD framework with the international standards of the English-speaking financial world.
- **Global Mobility:** By the final year, students are equipped with the linguistic and technical proficiency required to complete a 12-week internship and a supervised research project in a professional environment.

### Academic Structure and Core Areas

The programme builds a strong foundation in the essential pillars of banking and finance through a curriculum delivered in English:

- **Banking Operations and Regulation** – Understanding financial institutions, regulatory frameworks and the economics of money and banking.
- **Credit Analysis and Risk Management** – Developing analytical skills to assess borrower profiles and lending decisions.
- **Financial Markets and Investment** – Studying asset valuation, market behaviour and institutional investment practices.
- **Treasury and International Trade Finance** – Exploring cross-border payments, trade documentation and

treasury operations.

- **Financial Management** – Analysing corporate financial decisions and organisational performance.

### Supportive Foundations: Economics and Quantitative Skills

A robust career in international finance requires a solid base in economic reasoning and quantitative methods.

- **Core Economics Modules:** Students engage with Microeconomics and Macroeconomic Analysis to understand market dynamics.
- **Quantitative Progression:** Technical confidence is built through Business Mathematics, Business Statistics, and Research Methodology.
- **Advanced Analytics:** In the final year, Econometrics connects theory with data, enabling students to interpret financial information using measurable models. This analytical training strengthens evidence-based decision-making — a key requirement in today's financial sector.
- **Structured Guidance:** While maintaining high academic standards, lecturers provide the necessary support to help students move from conceptual understanding to practical, evidence-based decision-making.

### Contemporary Financial Themes

To remain regionally relevant and internationally competitive, the curriculum integrates the latest developments shaping modern global finance:

- **Artificial Intelligence (AI):** Exploring AI in financial decision support.
- **Sustainable Finance:** Integrating ESG (Environmental, Social, and Governance) considerations into financial models.
- **Financial Integrity:** Deepening the understanding of modern bank regulation and ethical practice in the financial world.

### Professional Development and Practical Experience

In the final year, students complete a **12-week internship (Stage)** alongside a **supervised research project**. This dual approach is designed to bridge the gap between university studies and the global financial industry:

- **Real-World Exposure:** The internship provides direct experience within the Mauritian international financial centre or regional institutions.
- **Analytical Mastery:** The research project allows students to develop independent analysis and structured problem-solving skills.
- **Professional Transition:** This combination reinforces the transition from academic theory to professional application, ensuring graduates are ready for employment.

### A Regional and International Bridge

For students from Madagascar, Southern Africa, and other francophone countries, this programme offers a practical academic bridge between African educational systems and European-recognised qualifications.

- **International Standards:** It combines rigorous analytical training with international recognition within a supportive university setting.
- **Future Readiness:** The **BSc (Hons) in Banking and Finance** is specifically designed for students seeking a structured, internationally recognised degree that prepares them for responsible participation in the financial sector across Mauritius, Africa, and beyond.

## Teaching Methods

### A Structured and Supportive Learning Environment

At the Université des Mascareignes, we offer an academic environment built on clarity, structure and professional rigour. Our aim is to develop graduates who are technically competent, analytically confident and ethically grounded.

As a public university with a focused student community, UdM provides accessible academic support while maintaining clear performance expectations. Students benefit from direct interaction with lecturers and a structured framework that guides their academic progression from foundational concepts to advanced financial analysis.

### Learning Approach

- **Face-to-Face Teaching** – Most modules are delivered in person to ensure conceptual clarity and direct academic engagement.
- **Small-Group Tutorials** – Limited group sizes encourage discussion, problem-solving and personalised feedback.
- **Laboratory Sessions** – Guided exposure to financial and statistical software strengthens practical competence.
- **Digital Learning Platforms** – Moodle and Microsoft Teams provide continuous access to course materials and academic communication.

This balanced approach combines structured guidance with independent study, helping students develop both discipline and analytical autonomy.

### Global Communication & Professional Readiness

The programme is delivered entirely in **English** to ensure students are fully prepared for the international character of the financial services sector.

### English as the Professional Standard

For students from francophone educational systems, the English medium of instruction represents a strategic advantage. As English is the principal language of international banking and finance, studying in this environment strengthens professional communication skills within a global financial context. This approach ensures that graduates possess the linguistic confidence required to operate in international financial centres and across diverse professional contexts in Africa and Europe.

### From Theory to Professional Readiness

The programme is designed to translate classroom knowledge into career preparation through progressive academic milestones:

- **Specialised Banking and Finance Modules** – Including Credit Analysis, Financial Markets, Treasury, International Trade Finance, Investment and Financial Management.
- **Contemporary Financial Themes** – Integration of Artificial Intelligence (AI) in decision support and Sustainable Finance (ESG) within core modules.
- **Integrity and Ethics** – A dedicated module reinforces professional responsibility alongside ethics embedded in subject-specific courses.
- **Professional Application and Research** – In the final year, students complete a 12-week internship (Stage) and a supervised research project, applying analytical tools to real financial issues.

Together, these components support a structured transition from academic study to professional engagement in the financial sector.

<p><b>Semester 1</b></p> <ul style="list-style-type: none"> <li>• <i>Effective Presentation Skills</i></li> <li>• <i>Renforcement de la Langue Française</i></li> <li>• <i>Social and Environmental Responsibility 1</i></li> <li>• <i>Principles of Accounting</i></li> <li>• <i>Principles of Management</i></li> <li>• <i>Principles of Marketing</i></li> <li>• <i>Business Mathematics 1</i></li> <li>• <i>Business Statistics 1</i></li> <li>• <i>Microeconomics 1</i></li> </ul>	<p><b>Semester 2</b></p> <ul style="list-style-type: none"> <li>• <i>Accounting for Bankers</i></li> <li>• <i>Computing for Bankers</i></li> <li>• <i>Introduction to Law</i></li> <li>• <i>Financial Markets 1</i></li> <li>• <i>Economics of Money and Banking</i></li> <li>• <i>Business Mathematics 2</i></li> <li>• <i>Business Statistics 2</i></li> <li>• <i>Macroeconomic Analysis 1</i></li> </ul>
<p><b>Semester 3</b></p> <ul style="list-style-type: none"> <li>• <i>Introduction to Stata</i></li> <li>• <i>Research Methodology for Finance 1</i></li> <li>• <i>Social and Environmental Responsibility 2</i></li> <li>• <i>Credit Analysis 1</i></li> <li>• <i>The Legal Banking Environment</i></li> <li>• <i>Treasury</i></li> <li>• <i>Microeconomics 2</i></li> <li>• <i>Advanced Business Statistics 1</i></li> <li>• <i>Advanced Mathematics 1</i></li> <li>• <i>Macroeconomic Analysis 2</i></li> </ul>	<p><b>Semester 4</b></p> <ul style="list-style-type: none"> <li>• <i>Legal Framework of Branch Banking</i></li> <li>• <i>Supervised Project</i></li> <li>• <i>International Trade Documentation and Payments</i></li> <li>• <i>Credit Analysis 2</i></li> <li>• <i>Advanced Business Statistics 2</i></li> <li>• <i>Advanced Mathematics 2</i></li> <li>• <i>Microeconomics 3</i></li> <li>• <i>Macroeconomic Analysis 3</i></li> </ul>
<p><b>Semester 5</b></p> <ul style="list-style-type: none"> <li>• <i>Projet Personnel Professionnel Banque et Finance (PPP)</i></li> <li>• <i>Research Methodology for Finance 2</i></li> <li>• <i>Social and Environmental Responsibility 3</i></li> <li>• <i>Bank Regulation &amp; Resolution of Banking Crises</i></li> <li>• <i>Financial Markets 2</i></li> <li>• <i>International Trade Finance</i></li> <li>• <i>Econometrics 1</i></li> <li>• <i>Integrity and Ethics</i></li> </ul>	<p><b>Semester 6</b></p> <ul style="list-style-type: none"> <li>• <i>Français des Affaires</i></li> <li>• <i>Econometrics 2</i></li> <li>• <i>Financial Management</i></li> <li>• <i>Principles of Investment</i></li> <li>• <i>Research Project</i></li> <li>• <i>Stage (12 weeks)</i></li> </ul>

### Entry Requirements

Prospective candidates must meet the minimum entry requirements for an undergraduate degree as stipulated by the Ministry of Tertiary Education, Science and Research, for Public Universities.

- **Academic Criterion 1 (HSC/GCE A-Level):**
  - Minimum of three credits with a "Pass" in English at SC or GCE Ordinary level.
  - Passes in at least two subjects at principal level at HSC or GCE Advanced level.
- **Academic Criterion 2 (Diploma Holders):**
  - Minimum of three credits with a "Pass" in English at SC/GCE O-Level.
  - Possession of at least a Diploma pitched at least at **Level 5 in the National Qualifications Framework (NQF)**.
- **Academic Criterion 3 (Foundation Course):**
  - Minimum of three credits with a "Pass" in English at SC/GCE O-Level.
  - Pass in at least one HSC principal level subject and successful completion of a **Foundation course** from a public higher education institution.
- **Academic Criterion 4 (Mature Students):**
  - Candidates must be at least **25 years of age**.
  - Minimum of three credits with a "Pass" in English at SC/GCE O-Level.
  - A minimum of **five years of working experience**.

## Career Prospects

### Building Competence for the Financial Services Sector

The BSc (Hons) in Banking and Finance is designed as a structured entry point into the financial services profession. It provides students with the analytical foundation, technical knowledge and regulatory awareness required for responsible participation in modern financial institutions.

**Career Prospects** - Graduates are prepared for entry-level professional roles across the financial services sector. Key career paths include:

- **Commercial and Retail Banking:** Understanding operational and lending environments.
- **Credit Analysis and Risk Assessment:** Evaluating borrower profiles and risk frameworks.
- **Investment Support and Securities Services:** Facilitating asset management and market operations.
- **Trade Finance and Treasury Operations:** Managing cross-border payments and liquidity.
- **Regulatory and Compliance Support:** Navigating the legal frameworks of the regulatory bodies (such as the Bank of Mauritius (BOM) and the Financial Services Commission (FSC)).
- **Economic and Financial Research:** Applying quantitative models to market data.

In Mauritius, career opportunities exist within commercial banks, financial services firms, global business companies, the public sector and the regulatory institutions.

For students from SADC and other African countries, the programme provides a structured academic foundation adaptable to regional banking systems and financial institutions across the continent.

### Pathways for Further Growth

With 180 ECTS credits and recognition within the European Higher Education Area, graduates are well positioned to pursue postgraduate studies within the Licence–Master–Doctorat (LMD) framework, subject to institutional admission requirements.

The degree also provides a strong academic base for students who wish to progress towards internationally recognised professional certifications such as:

- CISI (Chartered Institute for Securities & Investment)
- ICA (International Compliance Association)
- CFA (Chartered Financial Analyst)
- FRM (Financial Risk Manager)

These pathways support continued professional development within banking, investment, compliance and risk management.

### Mode:

**Full Time (FT) : 3 years-full degree or 1 year-top up degree**

**Part Time (PT) : 3 year DUST(diploma) or 4.5 years full degree or 1.5 year top-up degree**

### Fees:

**Application fees : Rs 700/\$25**

**Administrative fees : Rs 5000 / Year (FTE\*-Local Students-BSC /BENG)-FT & PT**

**: Rs 45000/ Year (Non-FTE\*-Local Students /SADC\*\*)-FT**

**: Rs 80000 / Year (Non-SADC\*\*)-FT**

**: Rs 35000/ Year (Non-FTE\*)-FBM/FICT- PT**

**: Rs 60000/ Year (Non-FTE\*)-FSDE-PT**

**Affiliation fees : Rs 3500 / Year \*\*\***

**Student Union** : Rs 500 / Year  
**Bus Pass** : Rs 100 / Year (only For FT)  
**Metro Pass** : Rs 100 / Year (only For FT-optional )

**Note:**

\* FTE - Free Tertiary Education

\*\* SADC – Southern African Development Countries (Fees are excluded of Bank Charges)

\*\*\* Affiliation fees applicable as from intake 2024 for all programmes affiliated with Université de Limoges