



Banking Diploma

Building through Learning...



Program Overview

The Banking Diploma, provided by RITI in association with the Egyptian Credit and Risk Association (ECRA), grants participants with an in-depth understanding of how banks work; intertwining of banks and the financial system; and structures and regulatory policies overseeing these systems. Money laundering and efforts to combat it are also covered. Banks' as financial intermediaries offer various financial products; accordingly, the Banking Diploma discusses and analyzes credit and lending, along with the use of financial products as risk management tools. The program also tackles international banking and trade finance instruments. Within this context, it examines the causes and consequences of financial crises, with more focus on the global financial crisis of 2007-2008. In order to grasp this comprehensive understanding intended by the Banking Diploma, participants will develop skills of evaluating and managing the inherent risks in the banking industry.

Content

There are many reasons professionals should consider a diploma in banking. With so much of the business world hinging on finance, anyone with a deeper understanding of banking, economic and fiscal issues often has a competitive edge in this highly competitive market. The Banking Diploma's mission is to provide quality banking education of international standards, in a learning environment that promotes academic and personal excellence.

Participants who attain the banking diploma can target different career paths within the banking industry. If the participants choose not to further their qualifications, they might still be in line to work as banking executives or fill other positions within the financial sector. Management and insurance jobs might also be available to those educated in banking.

The main outlines for the 5 knowledge areas of the diploma are as follows:

The Banking Diploma is made up of 5 modules which mainly focus on international standard banking approach and real case studies; eventually helping the participants upon presenting their final projects.

Module 1: Banking system fundamentals (24 hours)

Participants will learn about the banking system, together with the roles and responsibilities of the central bank and banks. This module will tackle the different types of banks and financial institutions, and various financial products and services. It consists of the followings:

- Money and Banking discusses financial policy, monetary policy, regulation and superviso of the financial system, and the role of government and its degree of intervention in financial markets.
- Banking Industry identifies the products and services provided by banks to customers, together with processes and tools used to provide financial services.

Module 2: Credit Lending (36 hours)

This module provides detailed knowledge about credit lending process. It develops participants' skills and ability to investigate complex cases, analyze data, apply techniques, and make professional decisions relevant to different work situations. It includes the followings:

- Credit analysis covers the principles of business lending, and credit analysis through qualitative and quantitative analysis.
- Lending Rationales covers the different types of lending; asset conversion, asset protection, cash flow lending, projection mechanics, warranties, covenants, and other credit structuring.

Module 3: Assets & Liabilities Management (ALM) (16 hours)

It provides insight on how banks manage their balance sheets, including the following:

- Analyzing banks' balance sheets to understand how banks manage their sources of funds and uses.
- Management of capital, liquidity and funding as well as interest rate risk in banking book, with practical examples on arising risks in this aspect and how to cover arising gaps.
- Capital adequacy regulatory requirements and their effect on banks policies.

Module 4: Risk Management (24 hours)

This module screens different types of risk in banks, their measurement and risk management techniques; including:

- Credit Risk
- Operational Risk
- Market Risk

Module 5: International Banking (24 hours)

This module provides a view of Trade Finance products and risks associated; covering:

- Trade Finance addresses different trade finance instruments and purposes, use of L/Cs in export or import transactions, guarantees and standby L/Cs, forfeiting, and pre-export finance.
- Money Laundering provides a view on money laundering and associated risks, as well as efforts to combat it.

Assignments and projects:

- Assignments
- Exam after each module
- Final project

Key Benefits

- Knowledge of banks and best practices
- Understanding the relationship between banking and risk management; and relating this knowledge to practical implementation
- Ability to design and implement risk management strategies, and proficiency in selecting tools and techniques to assess and mitigate current and emerging risks
- Sound credit and lending principles, and their proper use for banks and customers
- Fundamental knowledge of international banking and trade finance

Instructors' Profile

The Banking Diploma is presented by experts from Central Bank of Egypt and other top financial institutions, with many years of experience and a deep knowledge of the banking and finance sectors.

Participants' Profile

The Banking Diploma paves the way for bankers to develop their careers and to maximize their promotion chances. It also lays the ground for those who are looking forward to develop a career in banking or other financial institutions as well as being suitable for professionals working, or seeking to work, in risk management related roles and responsibilities. The Banking Diploma opens up a range of wider finance disciplines for further study and depth. This comes as the curriculum covers a range of topics that will allow participants to further investigate specific interests to match their career and enrich their knowledge.

Practical Information

Location: Regional IT Institute Premises,

Duration: 124 hours

Schedule: Twice a week from 18:00 to 21:00 or once a week on Saturday from 10:00 to 16:00

Registration Requirements: Registration form, copy of graduation certificate, ID copy and 2 photos.

For Information and Registration

Regional IT Institute

Professional Training Programs Office

☎ 11A Hassan Sabry Street, Zamalek, 11211, Cairo, Egypt.

☎ Hotline: 16147

☎ (+202) 2737 6006 / (+202) 2737 5206/7 | ☎ (+202) 2739 1380 | ☎ (+2) 010 0668 8959

☎ info@riti.org | ☎ www.riti.org