

BANKING AND FINANCE



GENTEX[®]

TRAINING CENTER



Introduction

The Banking and Finance Training Course gives professionals a complete foundation in how money moves, how institutions earn, and how financial decisions are made. Banking and finance touch every business function, from funding and cash management to investment and risk. This course connects financial markets with the practical work of banking institutions. It covers financial statements, credit, treasury operations, and risk control. Furthermore, it explains regulation, monetary policy, and modern financial technology. As a result, participants gain the analytical confidence to work with financial information and contribute to sound decisions.

Banking and Finance Course Objectives

- Explain how financial markets and institutions operate together.
- Interpret financial statements and key financial ratios.
- Apply time value of money, discounting, and investment appraisal methods.
- Analyse banking products, credit structures, and lending decisions.
- Explain treasury functions including funding, liquidity, and cash management.
- Identify credit, market, liquidity, and operational risks and their controls.
- Apply Basel III capital and liquidity concepts to banking analysis.
- Evaluate the role of central banks, regulation, and monetary policy.
- Assess foreign exchange, interest rate, and trade finance instruments.
- Apply financial planning and budgeting techniques to business decisions.

Course Methodology

- Interactive lectures with real market and institutional case studies.
- Financial statement and ratio analysis workshops.
- Exercises on investment appraisal and time value of money.

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- Simulation of lending, treasury, and risk decisions.
- Structured peer discussion with facilitator feedback on financial cases.

Who Should Take This Course

- Banking professionals across retail and corporate functions.
- Finance officers, analysts, and accountants.
- Treasury and cash management staff.
- Credit and relationship officers.
- Non-financial managers needing financial fluency.
- Graduates and professionals entering the banking sector.

Banking and Finance Course Outlines

Day 1: Foundations of Banking and Financial Markets

- Functions of financial markets and institutions.
- Money markets, capital markets, and money supply.
- Central banks, monetary policy, and interest rates.
- Commercial, investment, and Islamic banking models.
- Payment systems, settlement, and financial infrastructure.
- Financial regulation and supervisory bodies.
- Case study: how policy changes move financial markets.

Day 2: Financial Statements and Analysis

- Reading the balance sheet, income statement, and cash flow statement.
- Ratio analysis: liquidity, profitability, and leverage.



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- Bank financial statements and their unique structure.
- Net interest income, fee income, and cost management.
- Break-even analysis and operating leverage.
- Interpreting annual reports and disclosures.
- Workshop: analysing a company's and a bank's financial statements.

Day 3: Credit, Lending, and Trade Finance

- Credit principles and the lending process.
- Credit analysis, scoring, and collateral assessment.
- Loan structuring, covenants, and pricing.
- Trade finance instruments: letters of credit, guarantees, and collections.
- UCP 600 basics and documentary requirements.
- Credit monitoring, arrears, and provisioning under IFRS 9.
- Workshop: assessing a credit application.

Day 4: Treasury, Risk, and Regulation

- Treasury functions: funding, liquidity, and cash management.
- Asset and liability management basics.
- Interest rate risk, FX risk, and market risk.
- Liquidity coverage ratio (LCR) and net stable funding ratio (NSFR).
- Basel III capital adequacy and leverage ratio.
- Risk governance and internal control frameworks.
- Workshop: mapping financial risks to controls.





Day 5: Financial Planning, Investment, and Modern Finance

- Time value of money and discounting techniques.
- Net present value (NPV), internal rate of return (IRR), and payback.
- Budgeting, forecasting, and variance analysis.
- Working capital and cash flow management.
- Fintech, digital payments, and open banking.
- Sustainability, ESG, and responsible finance.
- Course review, assessment, and action planning.

Conclusion

By successfully completing Banking and Finance, participants will gain a thorough understanding of financial markets, banking institutions, financial statement analysis, credit, treasury operations, and risk management. They will also acquire practical skills in ratio analysis, investment appraisal, credit assessment, and risk control. In addition, the course prepares them to engage confidently with financial decisions across their organisations. Gentex Training Center delivers this programme with a strong focus on applied financial practice and measurable analytical improvement.

FAQs for Banking and Finance course

Q1 What is the "Banking and Finance" course about?



It is a five-day programme covering the banking and finance landscape. It explains financial markets and institutions, financial statement analysis, credit and lending, trade finance, treasury operations, risk management, regulation, and investment appraisal, giving participants a working command of financial practice.

Q2 What are the key benefits of the "Banking and Finance" course?

Participants gain financial fluency that improves decisions in any role. The course speeds up onboarding into banking careers, sharpens credit and investment judgement, strengthens risk and regulatory awareness, improves budgeting and cash management, and helps managers discuss financial performance with confidence rather than relying on others.

Q3 What skills will I gain from the "Banking and Finance" course?

Participants gain financial statement and ratio analysis, credit assessment and loan structuring, treasury, liquidity and financial risk management, and investment appraisal with budgeting and forecasting. These four skills cover the practical financial toolkit used across banking and business.

Q4 What tools, methods, or standards are covered in the "Banking and Finance" course?

The course covers the balance sheet, income statement and cash flow statement, ratio analysis, net interest income and cost-to-income ratio, credit scoring and collateral assessment, covenants and loan pricing, letters of credit under UCP 600, IFRS 9 provisioning, the LCR and NSFR standards, Basel III capital adequacy and the leverage ratio, net present value, internal rate of return and payback, variance analysis, working capital management, and ESG and responsible finance frameworks.



Q5 How is the "Banking and Finance" course applied in real-world practice?

Participants apply the methods to real financial data. They analyse company and bank statements, assess credit applications, structure lending proposals, prepare cash flow and funding plans, appraise investment projects, and build variance reports. Many leave with reusable templates for financial analysis in their own roles.