

BANKING FUNDAMENTALS: A COMPREHENSIVE OVERVIEW

Accra - Ghana

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Introduction

Banks play a crucial role in our financial lives. But how exactly do they work? Gentex Training Center's Banking Fundamentals course offers a comprehensive introduction to the banking industry. This 5-day program equips you with a solid understanding of core banking concepts, products, and services. You'll gain insights into banking regulations, the role of different financial institutions, and how banks operate in today's dynamic financial landscape.

Banking Fundamentals: A Comprehensive Overview

Course Objectives:

- Gain a foundational understanding of the banking system and its key players.
- Explore various banking products and services offered to individuals and businesses.
- Understand core banking terminology and financial concepts.
- Learn about the role of banks in facilitating payments and credit.
- Analyze the impact of regulations on banking operations and consumer protection.
- Develop essential skills for managing your personal banking activities effectively.
- Gain valuable knowledge to navigate banking interactions with confidence.

Course Methodology

- Engaging Lectures: Gain foundational knowledge through expert-led lectures on banking structures, products, regulations, and the evolving financial landscape.
- Interactive Workshops: Apply your learnings through dynamic workshops that encourage group discussions, case studies, and real-world banking scenarios.
- Interactive Activities: Enhance your understanding with hands-on activities like analyzing financial statements, exploring online banking platforms, and practicing budgeting techniques.

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- Q&A Sessions: Get personalized answers to your questions and address any banking-related uncertainties.

Who Should Take This Course

- Individuals seeking to manage their personal finances more effectively.
- Professionals looking to build a strong foundation in banking knowledge for career advancement.
- Business owners and entrepreneurs seeking to understand banking products and services relevant to their businesses.
- Anyone interested in learning about the financial system and its impact on the global economy.

Banking Fundamentals: A Comprehensive Overview Course Outline:

Day 1: Banking System & Key Players

- Understanding the different types of banks and financial institutions (commercial banks, investment banks, credit unions).
- Exploring the roles and responsibilities of various banking departments (lending, deposit taking, investment services).
- Learning about regulatory bodies and their role in overseeing the banking system.
- Analyzing the impact of government policies on interest rates and banking activities.

Day 2: Demystifying Banking Products & Services

- Exploring various deposit accounts offered by banks (checking accounts, savings accounts, money market accounts).



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- Understanding different loan options available for individuals and businesses (mortgages, car loans, personal loans, business loans).
- Learning about online banking platforms and mobile banking features.
- Discussing alternative banking options like peer-to-peer lending and financial technology (FinTech) solutions.

Day 3: The Power of Payments & Credit

- Understanding the different payment systems used for electronic transactions (debit cards, credit cards, ACH transfers).
- Exploring the concept of credit, creditworthiness, and different credit products (credit cards, lines of credit).
- Learning about the loan approval process, loan terms, and interest rates.
- Discussing responsible credit card usage and strategies for building good credit.

Day 4: Financial Safety & Regulations

- Exploring deposit insurance and how it protects your money.
- Understanding consumer protection laws and regulations related to banking activities.
- Learning about fraud prevention measures and how to stay safe when using online banking services.
- Discussing responsible banking practices for avoiding scams and identity theft.

Day 5: The Future of Banking

- Exploring emerging trends in the banking industry, including digital banking and artificial intelligence (AI).
- Discussing the impact of FinTech on traditional banking models.
- Learning about sustainable banking practices and socially responsible investing.



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- Building confidence in navigating the ever-evolving world of banking with a solid foundation in core principles.

Conclusion

By successfully completing Gentex Training Center's Banking Fundamentals course, you'll gain the knowledge and confidence to make informed decisions regarding your finances and navigate your banking relationships effectively. You'll be equipped to leverage banking products and services to your advantage and participate in the financial system with greater understanding.

