



CENTRAL BANK OF EGYPT  
Egyptian Banking Institute

# Foundation Program

## Banking Operations and Forgery



3596-6



**Blended/  
(Virtual - e-Learning)**



64 hours

### Course Description:

The foundation program provides the basis for preparing new hires to work in the banking and financial sector. The knowledge provided by this program is a recommended milestone towards preparing our emerging and future leaders to sustain the production of efficient calibers in the banking sector. Moreover, it serves as the first step towards maintaining Continuous Professional Development (CPD) Programs, helping individuals stay competent with up-to-date knowledge and skills, and committed to lifelong learning. In addition, banks may consider hiring participants after completing this program.

In addition, the curriculum is designed in collaboration with Pearson/Edexcel and the Chartered Banking Institute in Scotland, based on employer and market needs. It consists of multiple modules emphasizing the preparation of young and high-potential candidates to successfully enter the banking and finance sector.

### Target Audience:

The course is intended for Junior bankers across various banking functions.

### Course Objectives:

- Explain the Basic Concepts of Micro and Macro Economics.
- Explain the main functions of the banking system and types of regulations.
- Categorizing main Banking Accounts, Products, and Services.
- Distinguishing Retail Banking Operations.
- Classify Foreign Trade Operations.
- Differentiate between the Legal aspects of Banking Transactions.
- Classify the main accounting principles and the contents of published financial accounts.
- Discuss Credit Concepts and Operating Methods of Financial Analysis.
- Explain how Foreign Exchange Markets Operate.
- Define the best practices in corporate governance and compliance.
- Test Basic Risk Measurement Calculations.
- Differentiate between E-banking channels and identify their importance.
- Explain definitions and concepts of general etiquette and business etiquette.
- Develop business writing skills and explain the difference between various

business documents.

- Define the basics of service standards and explain how to maintain customer loyalty.
- Develop selling skills by identifying customer profiles, needs, wants, and life cycle.
- Explain the nature of SMEs, characteristics of funding options, and identify reasons for banks to enter into SME banking.

### Course Outline

#### Part One: Banking and Finance

##### Module One: Introduction to Economics

##### Session One: The Basic Economic Problem

- Economic scarcity.
- Assignment.

##### Session Two: Various Economic Systems

- Centrally planned economy.
- Mixed economy.
- Quiz.

##### Session Three: The Difference Between Microeconomics and Macroeconomics and

##### The Circular Flow

- Microeconomics.
- Macroeconomics.
- Circular flow.
- Assignment.

##### Session Four: Basic Concepts of Microeconomics

- Market Forces of Supply and Demand.
- Market Structure.
- Anti-Competitive Practices.
- Organizational Responses.
- Multi/transnational Corporations.
- Joint Ventures.
- Outsourcing.
- Assignment.



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### Session Five: Basic Concepts of Macroeconomics

- GDP.
- Economic Growth.
- Balance of Payments.
- Public Borrowing.
- Employment Analysis.
- Inflation.
- Foreign Exchange Rates.
- International Trade.
- Financial Crisis.
- Quiz.

### Module Two: Introduction to Banking System and Regulations (eLearning)

- The history of the banking system.
- The main functions of a bank and the importance of confidence in banking.
- International key principles of bank liquidity and funding.
- The main rationale and types of regulation (e.g. BASEL).
- Specific Egyptian regulations and best practice.

### Module Three: Banking Operations, Products and Services

#### Session One: Main Bank Accounts

- Current accounts and how they operate.
- Savings accounts and how they operate.
- Quiz.

#### Session Two: Bank Rates & Swift System and Bancassurance products

- How interest rates are decided and calculated.
- How the clearing cycle operates in the payment system.
- The main types of insurance and assurance products offered by retail banks.
- Assignment.

### Module Four: Retail Banking Operations

#### Session One: The Retail Banking Liability Product.

- The Importance of Retail Banking.
- The main types of retail banking products/services.
- The nature of electronic payments and cards.
- Assignment.

### Session Two: The Assets, Products, and Card Services and Cross-Selling Technique

- Bank fees and commissions, and the cross-selling technique.
- Differentiate between different collection strategies.
- Assignment.

### Module Five: Foreign Trade Operations

#### Session One: Trade Finance and Its General Principles

- Terms of payment in foreign trade.
- The various foreign trade instruments.
- Different types of L/G's.
- Assignment.

#### Session Two: The Trade Transaction's Documents and Correspondent Banks

##### Accounts

- Shipping documents and their importance.
- Nostro and Vostro accounts.
- Assignment.

- الجزء السادس: الجوانب القانونية للمعاملات المصرفية eLearning
- مفهوم المصرف (البنك) ودوره في المنظومة التجارية والاقتصادية.
- حقوق وواجبات كل من البنك وعميله، وطبيعة العلاقة بينهما.
- البنك المركزي المصري من حيث: الشكل القانوني، الهدف من انشائه.
- المتطلبات الرئيسية للبنك المركزي المصري لتأسيس بنك، وتفعيل الخدمات البنكية.
- المبادئ الأساسية للجوانب القانونية للأعمال وللمعاملات المصرفية.

### Module Seven: Financial Statement and Accounting Concepts for Banking

#### Operations (eLearning)

- The Purpose of Accounting.
- Accounting Equation.
- Key Accounting Principles.
- Users of Accounting Information.
- The main contents of the published Accounts.
- Reporting Regulations and Principles.
- Financial vs. Management Accounting.
- Applications and case studies.



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### Module Eight: Credit Concepts and Methods of Financial Analysis

#### Session One: The Financial Statement and Lending Rationale

- Financial statements definition.
- Types of financial statements.
- Balance Sheet.
- Income Statement.
- Cash flow.
- Lending rationale.
- Lending Basics.
- Asset Conversation cycle.
- Assignment.

#### Session Two: The Financial Statement Analysis

- Credit definition.
- Introduction to FSA.
- Types of financial analysis.
- Vertical analysis.
- Horizontal analysis.
- Ratio analysis.
- Liquidity Ratio.
- Solvency Ratio.
- Profitability Ratio.
- Asset Management Ratio.
- Quiz.

### Module Nine: Bank Treasury and Investment Operations

#### Session One: Foreign Exchange and The Main Working of Foreign Exchange

##### Markets

- Treasury definition.
- Foreign Exchange Markets.
- Participants.
- Factors Affecting Foreign Exchange Rates.
- Theory and Practice of How Exchange Rates Are Applied to Arrive at Exchange Conversions.
- Foreign Exchange Risks.
- Forward and how forward is calculated.

- Money Market and Central Banks role.
- Monetary VS Fiscal policy.
- Quiz.

#### Session Two: Types of Risks

- Liquidity Risk.
- Asset Liabilities matching.
- IR risk & Market Risk.
- Assignment.

### Module Ten: Compliance and Corporate Governance (eLearning)

- Money laundering and Compliance Risk.
- Best practice of the compliance function.
- Stakeholders Management.
- Relationship with internal players.
- What is Corporate Governance?
- Other Corporate Governance Best Practices.
- Board of directors best practice.

### Module Eleven: Risk Management

#### Session One: Introductory overview to Risk Management and the risk theory

- The concept of risk.
- Risk Management Framework (RMF).
- Importance of Risk Management.
- Risk Management Process.
- Sound Risk Management.
- Assignment.

#### Session Two: The different risk types & how to manage and deal with them

- The key risks currently facing financial institutions.
- International Best Practices.
- Assignment.

### Module Twelve: Digital Banking

#### Session One: Banks' Evolution and Banks and Technology

- Overview of Traditional Banking Model.
- Definition of E-banking.
- The path towards E-banking / Digital Banking.



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- Call Center Overview.
- Telephone Banking Services.
- Internet Banking Services.
- ATMs (Automated Teller Machines).
- Informational and Transactional Websites.
- Mobile Banking and M-Payments.
- Assignment.

### Session Two: The Future of Banks and E-Banking Regulations

- Why E-Banking?
- The Future of Branch Banking: Where is technology taking us?
- Egypt's Digital Profile.
- Real-life case studies (Video content for discussions).
- CBE internet Banking regulations were issued in November 2014.
- Assignment.

### Part Two: Performance Management

#### Module One: Business Etiquette (eLearning)

- Definitions and concepts of etiquette.
- Importance of etiquette in business.
- The role of good manners in business.
- Factors of success.
- Components of greeting people.
- Greeting components.
- Effective communication.
- 3Vs applying etiquette.
- First impression.
- Perception.
- Business Style and Professional Image.
- Don'ts for ladies and men.
- Proper business attire:
  - For women.
  - For men.

#### Module Two: Business Writing (eLearning)

- Characteristics of effective writing.
- Principles of Good Writing.

- Applying the 4 C's of Writing.
- Writing correspondence (letters, memorandums, and e-mails).

#### Module Three: Customer Care Mindset (eLearning)

- The fundamentals of service standards.
- Different ways of monitoring service standards.
- Management and service standards.
- Complaints to opportunities.
- Communicate effectively and build an effective conversation.
- Telephone etiquette.
- Customer identification.
- Customer loyalty.
- The influence of employee loyalty.
- Memorable service and solving customer problems.

#### Module Four: Sales Journey (eLearning)

- Customer Needs and Wants.
- Different Product Requirements for Different Ages.
- Important values of customer lifetime value.
- The objectives as an answer to customer needs.
- Policies regarding customer service, sales, and cross-selling.
- Collecting Data Using Marketing.
- Purchase Decision Making.
- Loyalty and Retention.
- Meaning of Win Back.
- Benefits of upselling and cross-selling at the organization.
- Major mistakes made during the selling process.
- Right Time for Upselling and Cross-Selling.
- Important Techniques in Cross-Selling.
- Important Techniques in Upselling.

#### Part Three: Financing SME (eLearning)

##### الجزء الأول: مقدمة في تمويل المشروعات الصغيرة والمتوسطة

- أهمية المشروعات الصغيرة والمتوسطة.
- المؤشرات الاقتصادية الداعمة لأهمية دور المشروعات الصغيرة والمتوسطة.
- معايير تصنيف المشروعات الصغيرة والمتوسطة.



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- تعريف البنك المركزي المصري الموحد للمشروعات الصغيرة والمتوسطة.
- سمات المشروعات الصغيرة والمتوسطة، وملامح الاختلاف بينها وبين المشروعات الكبيرة.
- جاذبية سوق المشروعات الصغيرة والمتوسطة للبنوك.
- التنوع في الخدمات المصرفية للمشروعات الصغيرة والمتوسطة ومدى ربحية البنوك.
- مفهوم الائتمان المصرفي وخصائصه.
- القواعد العامة لتمويل المشروعات الصغيرة والمتوسطة.
- أركان الدراسة الائتمانية.
- أدوات التمويل البنكية.
- أدوات التمويل غير البنكية.

### Assessment Strategy:

- 30 % assignments between sessions
- 70 % Final test
- Cut-off score is 70%

### Course completion will grant participants:

5.4 CEUs.

### Course Language:

Arabic / English.

### Prerequisites:

None.