



كلية الدراسات المصرفية والمالية College of Banking and Financial Studies



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WELCOME TO CBFS

ANNUAL TRAINING PLAN 2021

The College of Banking and Financial Studies (CBFS) is a government organization established by a Royal Decree in 1983. It is under the juristic supervision of the Central Bank of Oman (CBO) and is supported by all banks operating in the Sultanate.

The College has been helping the financial services industry to meet its human capital development needs through training courses, academic and professional programs that are adapted to the emerging needs of Oman. It has been an active partner in the success story of Omanisation in the banking sector.

The College presently has over 1500 students pursuing various academic and professional courses in the Departments of Professional Studies, Postgraduate Studies, Undergraduate Studies and Centre for Preparatory Studies.

Another focal area of the College is corporate training. The Annual Training Plan of the College for 2021 envisages conducting 90 courses for the banking and financial sector, in Muscat as well as in Regional Centres, covering a wide variety of topics in functional and managerial (soft) skills. These courses are designed and delivered by full time and visiting faculty with immense operational and training experience across various regions/markets. The classroom training is supplemented by virtual training.

CBFS has sponsored the local chapters of the following five reputed professional bodies to promote local capacity building in their respective areas through periodical seminars and workshops.

- Information Systems Audit and Control Association (ISACA) USA
- Institute of Chartered Accountants of India (ICAI)
- Institute of Internal Auditors (IIA) USA
- Association of Certified Fraud Examiners (ACFE) USA
- Chartered Financial Analyst (CFA) Institute USA

The College is the first government higher education institution in Oman to be awarded the "Institutional Accreditation Certificate" by the Oman Academic Accreditation Authority (OAAA).

The current building in Baushar was opened in 2005. Considering the near four-fold increase in the student strength since then and the plan to double this strength over the next 5 years, a state-of-the-art annexe building with 5 storeys has been constructed.

Youth are the wealth of a nation, its inexhaustible resource and the arms that build it. They are its present and future. We will always listen to them, and sense their needs, interests and aspirations which will definitely be accorded the attention that they deserve. On top of our national priorities is the education sector, with all its types and levels. It will receive full attention, and it will be provided with the supporting environment which motivates research and innovation. We will also provide it with all means of empowerment since it is the base upon which our children will be able to participate in meeting the requirements of the coming phase of development.

Speech made by His Majesty
Sultan Haitham bin Tarik
on February 23, 2020

The building of the Omani nation, the shaping of its character through education and culture, with training and with qualifications, is in the forefront of our noble cause, for which we shall always strive. Thus, we can achieve a worthy standard of living for all. Everything that has been done so far has carried us forward along this road, on which we must continue. We can only aspire to this role through co-operation and single-mindedness in building the glory of this country and raising its flag high.

Address by His Majesty
Sultan Qaboos bin Said
On the occasion of the
23rd National Day, 18 November 1993



**His Majesty
Sultan Haitham Bin Tarik**



**His Majesty
Sultan Qaboos bin Said**

FROM THE CHAIRMAN'S DESK



The academic year 2019 -20 was a year of immense sadness for the whole of Oman due to the loss of our beloved and wise leader His Majesty Sultan Qaboos Bin Said. His successor, His Majesty Sultan Haitham Bin Tarik has shouldered the great responsibility of steering the destiny of our nation, for which he carries our best wishes.

Another major development at the global level was the shock brought by the rapid spread of the pandemic known as Covid-19 that in turn caused much uncertainty and anxiety to every corner of the world. Although we did not choose these circumstances, we did however, get to choose our actions. The resilience and positive attitudes and actions of the CBFS team during the Pandemic coupled with the successful experience of working remotely from home ensured the completion of the Spring Semester as planned.

The College took several precautionary health measures to safeguard the well-being of our students and staff. Accordingly, the "Coronavirus Response Taskforce" was formed to ensure that the health and safety of CBFS community. Planning was also devised to cater for multiple scenarios in the post COVID-19 environment that includes four different policies/guides for staff, students, academic arrangements and campus mobility. Equally important has been the number of events that have taken place during this academic year, including the launch of several new initiatives, notably the launch of new training programs. Indeed, the first batch of open enrollment Certificate in Risk Management Program was successfully completed and the second batch was launched. The Central Bank of Oman assigns utmost importance to this program given its regulatory role of the banking sector and its priority to achieve sustainable growth and stability of this critical sector.

Another important achievement during the academic year 2019-20 was the successful completion of the fifth open enrollment Certified Bank Branch Manager (CBBM) program with 23 candidates participating from 6 banks. The program was also offered to few banks on in-house basis. Additionally, a customized version of the program was launched for Finance and Leasing Companies (FLCs), which received a strong response with 26 nominations from 4 FLCs.

I am happy to present the Annual Training Plan for 2021, which includes a wide variety of courses covering major areas stated as part of the required analysis received from the banking sector. These training courses will be conducted by experienced faculty of the College, with support from experts from banks and other sectors in specialized areas/topics.

I would like to extend my sincere appreciation to all the stakeholders of the College, especially the banking and financial sector in Oman for their constant support and encouragement. I would also like to thank the leadership at the Central Bank of Oman for their guidance and invaluable support.

DR. KHALFAN MOHAMED AL BARWANI

Chairman of CBFS Board of Directors

ACTING DEAN'S FOREWORD



I am delighted to present the Annual Training Plan of the College of Banking and Financial Studies for 2021. This is the first training plan to be developed on calendar year basis. The shift is made to meet the requests of the banks to align the plan with their budget exercise which is on calendar year basis. It is hoped that this change will help the banks to maximise staff development opportunities.

The training plan consists of 90 training courses classified into 11 major heads of functional and managerial skills. Of the 90 courses, 82 courses will be offered in Muscat while the remaining 8 courses will be held in Regional Centres. The courses are offered under two channels - classroom and virtual - in line with global learning trends in a post-COVID environment.

The training offerings are based on the responses of banks to the annual Training Needs Analysis conducted in March 2020 to identify the latest training needs of banks. The number of experienced guest speakers has been increased and broad based to provide a practical edge to the training content, especially in functional areas of banking. Six training courses are also offered in collaboration with the professional Chapters sponsored by the College (ISACA, ICAI, IIA, ACFE and CFA).

During the last academic year 2019-20, the College welcomed about 2600 participants for about 175 training courses. The College was quick to respond to the challenges of COVID 19 by rapidly moving its training offerings to virtual mode, thus enabling its learning offerings to continue unabated.

I express my sincere gratitude to our partners in the banking and financial sectors for their continuous support and our College staff for their efforts and adaptability, which led to a successful completion of the Annual Training Plan for 2019-20.

We reiterate our commitment to support the developmental efforts of our stakeholders by constantly improvising our training offerings and channels on a timely and relevant basis, keeping health and safety as our top priority in our daily agenda.

ANIS MOOSA AL LAWATI

Acting Dean

OUR TRAINERS



MR. ANIS MOOSA AL LAWATI

Assistant Dean for Academic Affairs at CBFS. He has over 30 years of experience in teaching and training in Oman, UAE and Jordan. He had previously held many key positions including Deputy Dean of Oman College of Management and Technology, Director of Training and Learning at Dubai Institute of HRM, Acting Director General at IBFS, Director of Training at Institute of Public Administration and Acting Dean at CBFS. He did his BA at Rollins College in Florida, USA and MBA at Yarmouk University in Jordan. He conducts training in selling skills, marketing, customer service, anti-money laundering, fraud control and behavioural skills.



DR. ASHOK KUMAR NAIR

Head of Academic Support Centre at CBFS. He has handled English language skills training and teaching experience of more than three decades in India, East Africa and Oman. He was associated with a UN program in Ethiopia, which involved community teaching during the 1980s. His doctoral study was on communicative language, and his master's in English. He holds IELTS Training certification and a diploma in teaching English. He is a member of the World Association for On-line Education (WAOE) and International Association of Innovation Professionals (IAIP). He conducts training in business communication, business writing and advanced business writing.



DR. BINU JAMES MATHEW

Assistant Professor and former Deputy Head (Academic), Quality Assurance Unit, CBFS. He has over 25 years of teaching, training and research experience in English language and general management subjects. Previously, he worked with the University of Mumbai & Institute of Management Studies, India. He holds a PhD from IIT Bombay, MA & M.Phil. (Research) in English, and MBA in Customer Relationship Management and is certified as a Cambridge University CELTA-qualified teacher and an IELTS trainer. He conducts training in business communication, business writing, customer service, teamwork, presentation skills, soft skills and online training.



DR. FATIN AL ZADJALI

Acting Assistant Dean for Academic Support and Student Affairs at CBFS. She began her career as a banker and worked in two of the major banks in Oman. She subsequently joined CBFS and evolved into the role of academic and training faculty. She has done her Bachelor's in business from Australia, Diploma in Banking from IBFS, MBA from University of Strathclyde – UK and PhD in Islamic Finance from INCEIF- Malaysia. She also has various training related Certifications such as Certified Training Professional (CTP), Creative Train the Trainer and Certified Islamic Banker. Her areas of training expertise are behavioral skills and Islamic banking.



MR. HIBATHUL CAREEM FEROSKHAN

Assistant Lecturer at CBFS. He has over 15 years of experience in teaching and training in Oman, Seychelles and Sri Lanka. His areas of specialization include finance, accounting and performance management. He has an MBA with merit from the University of Sri Jayewardenepura, Sri Lanka. He did his BBA at the University of Colombo and completed ACCA, UK. He is handling the professional courses of ACCA, teaching Financial Accounting, Management Accounting and Advanced performance management. He holds professional certifications including a professional certificate in marketing from Chartered Institute of Marketing (CIM), Global Financial Compliance from CISI, UK. He conducts training in corporate credit analysis, financial accounting, management accounting and financial analysis.



MS. JOYCE NORONHA

Senior Lecturer at CBFS. She is a Certified Company Secretary and has completed her M.Phil. (Commerce), LL.M, MBA (Finance), PGDHRM and PGDBM. She has six certifications of CISI, UK - Oman Securities Market Regulations, Global Financial Compliance, Combating Financial Crimes, Risk in Financial Services, Managing Operational Risk in Financial Institutions and International Certificate in Wealth Management. She is also a Certified Fraud Examiner. She has varied experience in the corporate world specializing in corporate governance, corporate finance, BPR, organization restructuring, HR and IR and as in-house legal advisor. She conducts training in law, risk management, internal audit, compliance and anti-money laundering.

OUR TRAINERS



DR. K. RAJESH NAYAK

Director - Training at CBFS. He has over 25 years of banking and training experience. His last position was Head of Training and Development at National Bank of Oman. He is a double Graduate in Commerce and Law, a double Postgraduate in Commerce and Business Administration (MBA) and a Certified Associate of the Indian Institute of Bankers. He has a Doctorate in Business Administration. He holds various professional certifications including Omega Credit Skills Development, Creative Train the Trainer, NLP for Trainers, Kirkpatrick Certificate in Training Evaluation, besides Introduction to Investments, Islamic Finance Qualification and International Certificate in Wealth and Investment Management of CISI, UK. He also has a Certificate of Occupational Assessment (Levels A & B) from British Psychological Society and Advanced Diploma in Credit from the Chartered Institute of Bankers, Scotland. He has attended Executive Development programs on Leadership and Strategy by Queens School of Business, Canada. He conducts training on corporate credit, risk management, law, anti-money laundering, finance and accounting.



MR. M. GNANENDRAN

Lecturer at CBFS. He is a qualified Chartered Global Management Accountant of UK. He started his career in accountancy by obtaining training through KPMG Sri Lanka. He worked in many commercial organizations including Merchant Bank of Sri Lanka. He conducts training in finance, accounting and internal audit.



MR. MIRZA JAMAL AHMED

College Registrar at CBFS. He has more than 17 years of experience in administration, teaching, training and research and development. He has practical expertise in machine learning, image recognition, forensics analysis, project management, network administration, database designing and administration, e-learning technologies, information security, cloud computing, and general-purpose applications. He is certified in Managing Cyber Security from CISI, UK and completed Oracle DBA and Developer from NICON. He holds MCS and MS/M.Phil. Computer Science degrees and currently perusing PhD in IT. He conducts training in MS Office applications.



MR. MOHAMED FARZAN

Lecturer at CBFS. He is a graduate in Business Administration (MBA) in Business Administration from University of Jayawardenapura with a merit grade and is a member of CIMA - UK. He is an adjunct faculty for University of Bradford and Local counsellor for University of Strathclyde for modules such as Operations management, Finance and Management Accounting. He also teaches for Advanced Financial Management for ACCA. He holds CIMA Diploma in Islamic Finance. In addition to his lecturing career, he has industry exposure working for leading companies such as UTOPIA group in Sri Lanka as part of its finance function. He is the first certified trainer by CISI-UK in Oman and holds their following certifications - Introduction to Securities and Investment, Certificate in Wealth Management, Certificate in Investment Management, Islamic Finance Qualification (IFQ) and Advanced Wealth Management and financial advice. He conducts training in areas such as finance, investments, wealth management and Islamic Finance.



MS. PRIYA GOPAL

Lecturer at CBFS. She is an IT professional, with experience in project management, system analysis and design, networking and software training. She holds a master's degree in computer applications. She earlier worked as a software engineer, besides academic experience in software development and applications. She conducts training in MS Office applications.



DR. ROSLIN LAZARUS

Assistant Professor at CBFS. She has over 18 years of experience in teaching Financial accounting and Management Accounting modules to undergraduate and post graduate students in Oman and in India. She has a master's degree and PhD in Commerce. She also holds the "Introduction to Securities & Investment" Certification of CISI-UK. She conducts training in finance and accounting.

OUR TRAINERS



MR. SAYYED MOHAMMAD DANISH

Director - Undergraduate Studies at CBFS. He has done bachelor's in Engineering, master's in Management Studies and M.Phil. in Operations Management. He is a Certified Six Sigma Green Belt (CSSGB) and Certified Six Sigma Black Belt (CSSBB) from ASQ. He is also certified Manager of Quality/Organisational Excellence (CMOQ/OE), Certified Quality Auditor (CQA), Certified Quality Engineer (CQE), Certified Quality Process Analyst (CQPA), Certified Quality Technician (CQT) and Certified Quality Improvement Associate (CQIA) from American Society for Quality (ASQ). He has also completed Project Management Professional (PMP) certification from PMI, USA. He conducts training on service quality, project management and process management.



CA. SUJATHA BHAT

Senior Lecturer at CBFS. She is a Chartered Accountant from ICAI, India and holds M. Com degree. She has over 2 decades of experience in auditing, taxation and teaching. She is a program leader for ACCA and CAT at CBFS. She conducts training in finance, accounting and budgeting.



MR. SURENDRA KUMAR VARSHNEY

Director - IT at CBFS. He has more than 40 years of expertise in IT education, consulting, systems and Infra-structure development. His previous positions include Head of Educational Technology Centre at Al Musanna College of Technology Oman, Sr. Systems Analyst at Aligarh Muslim University (AMU), India. He did his master's and Postgraduate Diploma in Computer Science from AMU India. He conducts training in MS Office applications.



MR. VAHEED Z. UBaidULLAH

Acting Director of Professional Studies at CBFS. He earlier worked as an Associate in the area of Finance and Control at Indian Institute of Management (IIM) Bangalore. He has done Bachelor's in commerce and MBA in Finance. He has 4 certifications of CISI, UK - Global Securities, Operational Risk, Derivatives and Islamic Finance Qualification (IFQ). He conducts training in finance, risk management, treasury and investments.

OUR GUEST SPEAKERS



MR. ADITYA VIKRAM JITANI

Head - Risk Analytics Unit at Bank Muscat. He is a credit rating specialist and was instrumental in developing rating models for Corporate, SME and Retail Portfolio of the Bank. A Chartered Accountant from ICAI, India, he has over 15 years of experience in banking.



MR. AJANTHA MADURAPPERUMA

Chief Examiner at CBO. He has previously held senior positions in charge of risk management and corporate banking functions in commercial banking and as CEO of a primary dealer subsidiary dealing in government securities in Sri Lanka. He is an MBA and holds CFA and CIMA certifications, besides being a Fellow of the Institute of Bankers of Sri Lanka (IBSL). He had won the CIMA Business Manager of the Year, 2004, Gold Award in Sri Lanka.

OUR GUEST SPEAKERS



MR. AJI BHASKAR

Founder, Managing Director and Group CEO of Klystron Group of companies with Operations in UAE, Oman and India. He earlier worked as Head of IT -Customer Centric Systems at NBO for 20 years before his journey as an entrepreneur. He worked with State Bank of Travancore and Kerala Co-operative Milk Marketing Federation (milma) in India before joining NBO. He holds a Master of Technology (M. Tech) in Computer Applications from Indian Institute of Technology (IIT), Dhanbad and M.SC in Statistics from Aligarh Muslim University. He completed Authentic Leadership Program from London Business School. He is an active member of PMI and ISACA for several years. He has the following professional certifications. PMP from PMI, CRISC, CGEIT, CISM, CISA, from ISACA. He was a board member and was also the President of ISACA Muscat Chapter & was part of the Chapter's team taking refresher classes for CISA, CISM, CGEIT and CRISC aspirants. He was the founding president of Ruwi Toastmasters Club in Oman.



MS. AITA KHANMY

Founder of Khanmy Forensics in Switzerland. She specializes in consulting and training on document examination, fingerprint detection and forensic ultra-structural analysis. She worked previously as a senior forensic advisor for the Government of Oman and lectured at the School of Criminal Justice, University of Lausanne, Switzerland. She was also an invited professor to conduct training for the national advanced fingerprint expert course at the German Federal Police Office. She holds a MSc in Forensic Science and is a member of the Swiss Chamber of Technical and Scientific Forensic Experts and of the German Association for Forensic Handwriting Experts. In addition, she was for several years, associate editor for the Journal of Forensic Science International, edited by Elsevier, Ireland.



MR. ALAN SEAN HARTE

Head of Audit Corporate & Islamic Banking at Bank Muscat. He has over two decades of experience in financial services, including 7 years in Bank Muscat. He is a qualified Certified Public Accountant (CPA) from AICPA, USA, Certified Internal Auditor (CIA) from IIA, USA and Certified Fraud Examiner (CFE) from ACFE, USA. He is Board Member of the ACFE Oman Chapter.



MR. ANIL KUMAR PARIMOO

Chief Risk Officer at Bank Muscat. He has over 3 decades of banking experience having started his career with State Bank of India, the largest Indian Bank in India and then moving on to ABN AMRO (one of the then top-20 global Banks), Bank Danamon, Indonesia, 6th largest local Indonesian Bank (owned by Temasek), Techcombank, a leading private sector Bank in Vietnam, Dubai Islamic Bank (DIB), the first and a leading Islamic Bank globally and Top-4 Bank in the UAE before his present position. His experience spans the areas of Credit & Risk Management, Corporate/Commercial & SME Banking, Transaction Banking (sales & operations), Treasury, Retail Banking, Branch Management and Operations. He is a Science graduate with Diploma in Banking from the Indian Institute of Banking and Finance.



MR. ARSHAD NADAMAL

Head - Learning and Development at National Bank of Oman. He has over 20 years of experience in retail banking, learning and development. He previously worked with Bank Muscat in Oman and HDFC Bank and Indian Bank in India. He has done his Master's in Financial Management from Jamnalal Bajaj Institute of Management Studies, Mumbai and has many professional certifications including Global Professional in Human Resources (GPHR), Certified Occupational Assessor from British Psychological Society (BPS) and is a Certified Fraud Examiner (CFE).

OUR GUEST SPEAKERS



MR. ASHISH BAHL

Country Manager-Oman for Mastercard. He has 15 years of diverse experience in distribution of cards, acquiring & loyalty business with special focus on profit center management. His retail banking experience has spanned across various institutions such as Citibank, American Express Middle East & Mashreq Bank, NBO and Bank Dhofar. He holds a bachelor's degree in Science, a Post Graduate Diploma in Business Management and is certified by Association of Mutual Funds of India (AMFI). He is also a Certified product Manager from the American Association of Marketing and Management.



MS. ASMA AL ZADJALI

Deputy General Manager, Head of Banking Operations Group in Oman Arab Bank. She has overall 17 years of experience in OAB, NBO, FAB and Habib Bank covering different areas of banking. She holds master's degree from University of Strathclyde and is a graduate of National CEO Program Executive Leadership course from IMD, Switzerland.



MR. DAMIAN O'RIORDAN

DGM Internal Audit at Bank Muscat. He is a CIMA qualified professional and has over 14 years audit and compliance experience both in Ireland and internationally. He has successfully completed the following qualifications: Certified Anti-Money Laundering Specialist (ACAMS), Certificate in International Treasury Management (CITM), CIMA Diploma in Islamic Finance (CDIF), Certified Fraud Examiner (CFE) and International Diploma in Compliance. He has extensive experience in business development, project management, corporate governance, internal audit, regulatory risk, compliance, and anti-money laundering across various regulated environments.



MS. DEEPTHIKA GOONERATNE

Head of Trade Finance at Oman Arab Bank. She has 26 years of experience with HSBC in Sri Lanka, Oman and Canada. Formerly the Head of Trade at HSBC Bank Oman and National Bank of Oman. She is an Associate of the Institute of Bankers (AIB).



MR. DEVESH SHARMA

Senior Manager (Head) Internal Audit in Oman Refreshment Co SAOG (Pepsi Oman) reporting to Chairman Audit Committee. He is a Chartered Accountant (CA) and Certified Internal Auditor (CIA) with more than 16 years of post-qualification experience in Internal Audit and Finance Control. He was earlier working as Senior Manager Compliance and Manager Internal Audit in SABMiller (Second Largest beer manufacturing company in the world). He is also Board Member of IIA, Oman Chapter.



MR. EHAB GADALLAH EID

Manager - Learning and Development at National Bank of Oman. He has over 20 years of banking experience in Egypt and Oman. He has an MBA in Banking and Finance. He holds various professional certifications including Certified Expert in SME Finance, Omega Credit Skills Development, Islamic Finance Qualification (IFQ) and Fundamentals of Financial Services from CISI, UK. He is also Certified PPA Practitioner from Thomas Assessment International, UK.



MS. FATMA AL RAWAHI

Manager Tax Services at PwC Oman. Fatma has almost 15 years of professional experience in handling taxation matters including tax compliance issues and tax advisory services. During her career in tax, she worked at Ernst & Young Oman before joining PwC Oman and gained a solid understanding of local and international tax regulations and practices. She has a bachelor's degree in finance from SQU.

OUR GUEST SPEAKERS



MS. GHAYA M AL BARWANI

Head – Training and Development at Ahli Bank. She has over 20 years of banking experience. Her entry into training and development was a way to consolidate all the technical experience and live her passion for helping people achieve their passion. She is an accredited Professional Certified Coach holding MBA (Finance) from Leicester University and BA (Hon) in Town Planning from Newcastle University. She has completed Bank Muscat's Executive Development Program and Accelerated Management Program with ISB, Hyderabad. She is also completing her MSc in Psychology.



MR. GURUVAYURAPPAN MANI

Senior Consultant and Project Manager for OAB from TIG Oman. He holds ISACA certifications on CISA, CISM, CDPSE, and CSX-F with SAFE-POPM & SASM on Agile Framework of Project Management. He is an MBA in Information Systems and a certified ISO 27001:2013 Lead Auditor with an overall experience of more than 20 years. He was earlier working with HCL Technologies Ltd in India for 10 years. He is specialized in IT, IS and BCM for the banks. He is APMG Accredited Cyber Security Trainer of ISACA Muscat Chapter.



MR. HUSSAIN AL LAWATI

Associate General Counsel at HSBC Bank Oman. He has completed master's degree in International Legal Commercial Transactions and Logistics, Bachelor's degree in Law and Banking Diploma in 2000. He has banking experience for 17 years among two local banks and non-banking experience of 6 years among 3 local companies mostly in the legal field.



MS. JAYOGI WICKRAMESINGHE

Head of Learning and Development at Alizz Islamic Bank. She has extensive experience in training and development, soft skills and performance management. She holds a Post Graduate Diploma in Business Management from University of Liverpool.



MS. JESAL SHAH

Manager, Indirect Tax team at PwC Oman. She has over 7 years of experience in indirect tax advisory and compliance. She has managed multiple VAT implementation engagements across the GCC and India in various sectors / industries. She is a lawyer by profession.



MR. JOSE CHACKO

Partner - Forensic Technology Services, Crowe Global, Oman. He is also a Chartered Accountant, Certified Internal Auditor, Certified Fraud Examiner, Certified Forensic Investigation Professional, Certified Forensic Accounting Professional, ISO PECB Certified Anti-Corruption and Anti Bribery Expert and Certified ACL Data Analyst. He is the Vice President of Association of Certified Fraud Examiners (ACFE) Oman and listed guest lecturer with ACFE Global.



MR. K. SUBRAMANIAN

Founder and CEO of NumeroUno Business Consultants, a niche training and advisory firm in India. He has vast experience of over 20 years in banking with SBI, IDBI Bank, ICICI Bank and Barclays Bank and 9 years as a corporate trainer and consultant across India, Dubai, Sri Lanka, Bangladesh and Oman. A commerce graduate, he has also done his master's in finance and has various certifications in credit, foreign exchange and money laundering. His areas of training specialisation are financial analysis, international trade, foreign exchange and collections.

OUR GUEST SPEAKERS



MR. MOHAMMED NABIULLA

Learning and Development Manager at National Bank of Oman. He has over 13 years of experience in retail banking, insurance and learning and development functions including e-learning and running assessment and development centers. He has previously worked with Mashreq Bank UAE, Qatar and Bahrain and ICICI Prudential Life Insurance in India. He has MBA in Finance and Marketing from AIMS India and many professional certifications such as Certified Occupational Assessor from European Federation of Psychological Association (EFPA) UK, ILM Assessor and Internal Quality Assurance - ILM UK, Certified Trainer "Proactive Relationship Banker" By Cohen Brown management group Inc. USA and IRDA & AMFI (India).



MR. MURAHARI NAIK

Head - Trade Finance at Ahli Bank. He has over 3 decades of experience in almost all key areas of banking with leading commercial banks in India and Oman. He has done MBA in Banking and Finance and holds CAIIB and CDCS Certifications.



MR. NARESH CHANDWANI

Advisor-Banking Operations Group at OAB and former Group DGM - Operations at Bank Muscat. He previously worked at the leading audit firm Coopers and Lybrand (now part of PWC). He has over 25 years of banking experience. He holds a Bachelor's degree in Commerce, MBA from IMD, Switzerland, and is a qualified chartered accountant from ICAI, India. He also holds various professional qualifications such as Certified Information Systems Auditor (CISA), Certificate in Bank Card Management, Certification in Control Self-Assessment (CCSA) and Certified Internal Auditor (CIA). He has attended various executive development programs at leading B-schools such as IIM, India, ISB India, Kellogg's School of Management, USA and INSEAD, France.



MS. OLIVIA AL FARSI

Deputy General Manager – Head of Learning and Talent Development at HSBC Bank Oman SAOG. Olivia is a Science Alumna of the University of Sussex and a postgraduate student of their world's best Development Studies. She is Fellow of the Chartered Management Institute, U.K. and a member of the Advisory Committee of CBFS. Olivia has substantial experience heading functions responsible for government education policies at the UK Department for Education and Employment; Recruitment, Learning and Development, HR Business Partnering and Procurement at Shell Oman Marketing Company; Business Planning, Sales Support, Logistics and Retail Stores at Nawras; Customer Experience at National Bank of Oman; Programme Management for Customer Due Diligence in the Merger Acquisitions team and Talent, Resourcing and Organizational Development at HSBC Bank Oman. She is licensed by the Springboard Consultancy, U.K to deliver their award-winning Spring Forward Career Development and Springboard Women's Development programmes.



MR. PRASHANT BAFNA

Head – Risk MIS and Basel Reporting at Bank Muscat. His areas of responsibilities include Pillar II, Pillar III, Recovery & Resolution Planning (RRP), Modelling, Governance, Fraud Risk Management and Management reporting. He has also handled various risk management projects within the Bank. He has a vast experience in different areas of Banking viz. Risk Management, MIS, Financial Planning, Costing and Banking operations. He has post-qualification experience of over 20 years out of which 17 years are in banking industry. He is a qualified Chartered Accountant from ICAI and holds CFA, FRM and CFE certifications. Before working with Bank Muscat in Oman, he has worked with HSBC Bank, ICICI Bank and Reliance Communications in India.

OUR GUEST SPEAKERS



MS. PUSHPA MALANI

Tax Senior Manager at PwC Oman. She has over 18 years of professional experience in advising companies in national and international tax matters at PwC Oman. She is a Chartered Accountant.



MR. SANJEEB BISWAS

Head - Interbank FX/MM and Asset Liability Management at National Bank of Oman. He has over two decades of experience in treasury management and had earlier worked with Bank of Tokyo Mitsubishi and Oriental Bank of Commerce in India. He holds a master's degree in Mathematics, a Diploma in Treasury, Investment and Risk Management and CAIIB.



MR. SHIHAB AL YARUBI

SITS Specialist at Military Technological College. He has a bachelor's degree in Information Systems from SQU and MBA in IT from Coventry University, UK. He earlier worked in Integrated System Company, MB Petroleum Company and CBFS before joining Military Technological College. He conducts training on MS Office applications, Information Security and project management.



MR. VENUGOPAL V

Head - Market Risk at Bank Muscat. He has over 3 decades of all-round banking experience in India and Oman covering Corporate, Retail, Treasury and Investments Banking apart from Risk Management. He established the Market and Liquidity risk management units at Bank Muscat. He headed the CBO- appointed group of banks for the implementation of Basel III in Oman. He also spearheaded the implementation of various market related international regulations in the Bank. He holds FRM, ERM certifications, undergone Mentor Management from The Harvard Business School and holds a master's degree in Financial Management.



MR. VENU KRISHNAN

Former Chief Manager at Bank Muscat heading the units of Business Intelligence & Strategic Initiatives, Retail Marketing and MSME. He has 39 years of banking experience across Operations, Finance, Branch Management, Trade Finance, Business Intelligence, Micro Finance, and Retail & Investment Banking. He had been part of the task force of all the mergers & acquisitions of Bank Muscat. He holds professional certifications including CAIIB, Certificate in Retail Banking Conduct of Business of LIBF, UK, and Certificates in Investment & Securities, Asset Servicing and Operational Risk of CISI UK and CISA of ISACA. He has done extensive participation in the Individual, Team and Executive Coaching programs of International Coaching Federation (ICF, USA). He is also a Qualified Member of Multi Dollar Round Table (MDRT), USA. He is a Licensed Insurance and Mutual Fund Adviser certified by the respective regulators in India and currently practicing as an Independent Financial Adviser.



MR. VISHWAJEET BHOSALE

Senior Associate, Indirect Tax team at PwC Oman. He has over 4 years' experience in indirect tax advisory and compliance. He has assisted in multiple VAT implementation engagements across the GCC and India in various sectors/industries. He is a Chartered Accountant and holds a bachelor's degree in Commerce.



MR. WALEED AL ABRI

Head of Internal Audit at Majan Electricity Company with 20 years working experience in internal Audit. He holds a Bachelor of Commerce, Economics, and Accounting from Sultan Qaboos University and an Executive MBA from University of Bedfordshire. He also holds the CIA, CISA, CRMA qualifications. His areas of expertise are risk management, fraud investigation, consultancy, MSP, advisory.

TRAINING TEAM



Dr. K. Rajesh Nayak

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E-mail: rajesh@cbfs.edu.om



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Ms. Fatma Al Balushi

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KEY CONTACT NUMBERS

(CBFS Switch Board: 22059999)

Name	Designation	Direct Line	Ext. No.
Mr. Anis Moosa Al Lawati	Acting Dean and Assistant Dean for Academic Affairs	22059800	800
Ms. Samiha Al Harthy	In-Charge of Dean's Office	22059778	778
Dr. Fatin Al Zadjali	Acting Assistant Dean for Academic Support & Students Affairs and Head of Islamic Finance Unit	22059888	888
Dr. Anand S.	Director of Post Graduate Studies and Research	22059802	802
Ms. Amal Said Al Wahaibi	Director of Communication	22059910	910
Mr. Sayyed Mohammad Danish	Director of Undergraduate Studies	22059820	820
Dr. Mark William Watson	Director of Centre for Preparatory Studies	22059745	745
Mr. Vaheed Z. Ubaidullah	Director of Professional Studies	22059825	825
Ms. Amal Saif Al Wahaibi	Acting Director of Finance	22059925	925
Ms. Dina Al Maimani	Deputy Director of Post Graduate Studies and Research Department	22059803	803
Mr. Saleh Al Abri	Head of Registration	22059716	716
Ms. Reem Al Wahaibi	Head of Student Affairs Unit	22059730	730
Mr. TTA Rohanaraj	Head-YESI	22059848	848
Mr. Sandeep Sondhi	Head of Insurance Unit	22059816	816
Mr. Ayoub Al Kulibi	Acting Head of Admission	22059718	718



PROGRAM SCHEDULE

JANUARY 2021 - DECEMBER 2021



كلية الدراسات المصرفية والمالية
College of Banking and Financial Studies

► Post-graduate

- Strathclyde University
 - Business Administration (MBA)

► Under-graduate

- CBFS programs
 - Islamic Finance
 - Business administration
 - Banking & Finance
 - Accounting, Auditing and Finance.

► Professional Certification from International Bodies

- Association of Chartered Certified Accountant (ACCA)- UK
- (CII) Chartered Insurance Institute.

► Higher National Diploma(HND)

- Pearson:
 - Management
 - Human Resource
 - Accounting
 - Marketing

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PROGRAM SCHEDULE

Course Title	Location	Start & End Date	Hrs	Days	Speaker	Page No.
CONSUMER (RETAIL) BANKING						
Cards Business and Operations (with Mastercard Academy)	Muscat	8-9 Feb 2021	12	2	Mr. Ashish Bahl	28
Personal Loans	Virtual	3-4 Mar 2021	10	2	Mr. Venu Krishnan	28
Complaints Handling and Service Recovery	Sur Salalah Nizwa Sohar	16-18 Mar 2021 6,7-8 Apr 2021 1,2-3 Jun 2021 7,8-9 Dec 2021	9	3	Dr. Fatin Al Zadjali Mr. Anis Al Lawati	29
Effective Customer Service for Disabled Customers	Virtual	22-23 Mar 2021	10	2	Dr. Binu James Mathew	29
Complaints Handling and Service Recovery	Muscat	19-20 May 2021	12	2	Ms. Jayogi Wickramesinghe	29
CBO Rules Related to Retail Banking	Muscat	11-12 Oct 2021	12	2	Mr. Mohammed Nabiulla	30
CORPORATE & SME CREDIT, TRADE FINANCE						
Certificate in Corporate Credit Analysis - Module I	Muscat	4-5 Jan 2021	12	2	Dr. K. Rajesh Nayak	32
Certificate in Corporate Credit Analysis - Module II	Muscat	18-19 Jan 2021	12	2	Mr. H. K. Feroskhan	32
Certificate in Corporate Credit Analysis - Module III	Muscat	10-11 Feb 2021	12	2	CA Sujatha Bhat	32
Certificate in Corporate Credit Analysis - Module IV	Muscat	17-18 Feb 2021	12	2	Mr. M. Gnanendran	32
Certificate in Corporate Credit Analysis - Module V	Muscat	8-9 Mar 2021	12	2	Dr. K. Rajesh Nayak	32
Examination of Documents Under Letters of Credit, Provisions of Uniform Customs and Practice (UCP 600) and International Standard Banking Practice (ISBP 745)	Muscat	15-16 Mar 2021	12	2	Mr. Murahari Naik	33
Certificate in Corporate Credit Analysis - Module VI	Muscat	16-17 Mar 2021	12	2	Ms. Joyce Noronha	32
Certificate in Corporate Credit Analysis - Review and Master Assessment	Muscat	23-Mar-21	6	1	Ms. Joyce Noronha	32
Analysis and Interpretation of Financial Statements (with CFA Oman Chapter)	Muscat	5-6 Apr 2021	12	2	Speaker from CFA Oman Chapter	33
SME Credit	Muscat	17-18 May 2021	12	2	Mr. Venu Krishnan	34
Understanding Corporate Annual Report and Auditor's Report	Muscat	7-8 Jun 2021	12	2	Ms. Joyce Noronha	34
Advanced Certificate in Corporate Credit Analysis - Module I	Muscat	1-2 Sep 2021	12	2	Dr. K. Rajesh Nayak	35
Certificate in Corporate Credit Analysis - Module I	Muscat	8-9 Sep 2021	12	2	Dr. K. Rajesh Nayak	32
Advanced Certificate in Corporate Credit Analysis - Module II	Muscat	15-16 Sep 2021	12	2	Dr. K. Rajesh Nayak	35
Credit Administration	Muscat	21-22 Sep 2021	12	2	Ms. Asma Al Zadjali	35
Certificate in Corporate Credit Analysis - Module II	Muscat	22-23 Sep 2021	12	2	Mr. H. K. Feroskhan	32
Certificate in Corporate Credit Analysis - Module III	Muscat	4-5 Oct 2021	12	2	CA Sujatha Bhat	32
Advanced Certificate in Corporate Credit Analysis - Module III	Muscat	13-14 Oct 2021	12	2	Dr. K. Rajesh Nayak	35

PROGRAM SCHEDULE

Course Title	Location	Start & End Date	Hrs	Days	Speaker	Page No.
CORPORATE & SME CREDIT, TRADE FINANCE						
Advanced Certificate in Corporate Credit Analysis - Module IV	Muscat	20-21 Oct 2021	12	2	Dr. K. Rajesh Nayak	35
Certificate in Corporate Credit Analysis - Module IV	Muscat	20-21 Oct 2021	12	2	Mr. M. Gnanendran	32
Advanced Certificate in Corporate Credit Analysis - Module V	Muscat	3-4 Nov 2021	12	2	Dr. K. Rajesh Nayak	35
Introduction to Trade Finance	Muscat	8-9 Nov 2021	12	2	Ms. Deepthika Gooneratne	36
Certificate in Corporate Credit Analysis - Module V	Muscat	16-17 Nov 2021	12	2	Dr. K. Rajesh Nayak	32
Certificate in Corporate Credit Analysis - Module VI	Muscat	22-23 Nov 2021	12	2	Ms. Joyce Noronha	32
Advanced Certificate in Corporate Credit Analysis - Module VI	Muscat	23-24 Nov 2021	12	2	Dr. K. Rajesh Nayak	35
Certificate in Corporate Credit Analysis - Review and Master Assessment	Muscat	06-Dec-21	6	1	Ms. Joyce Noronha	32
Advanced Certificate in Corporate Credit Analysis - Review and Master Assessment	Muscat	09-Dec-21	6	1	Dr. K. Rajesh Nayak	35
Lending Limitations and Exposures to Connected/ Related Parties (NEW)	Muscat	14-15 Dec 2021	12	2	Ms. Joyce Noronha	36
RISK MANAGEMENT						
Operational Risk Management	Muscat	15-16 Feb 2021	12	2	Mr. Arshad Nadamal	38
Problem Loan Management	Muscat	18-19 May 2021	12	2	Ms. Joyce Noronha and Mr. Hussain Mohsin Al Lawati	38
Basel III and IV	Muscat	24,25-26 May 2021	18	3	Mr. Anil Kumar Parimoo, Mr. Prashanth Bafna and Mr. V. Venugopal	39
Retail Credit Risk Management (Including Credit Rating)	Muscat	2-3 Jun 2021	12	2	Mr. Aditya V. Jitani	39
Risk Management Systems in Banks (NEW)	Muscat	20-21 Sep 2021	12	2	Mr. Ajantha Madurapperuma	40
Fraud Risk Management (with ACFE Oman Chapter) (NEW)	Muscat	10-11 Nov 2021	12	2	Mr. Jose Chacko	40
TREASURY & INVESTMENT BANKING						
CBO Rules related to Treasury and Asset Liability Management (NEW)	Muscat	5-6 Sep 2021	12	2	Mr. Sanjeeb Biswas	42

PROGRAM SCHEDULE

Course Title	Location	Start & End Date	Hrs	Days	Speaker	Page No.
PROCESS MANAGEMENT						
Transaction Banking	Muscat	7-8 Apr 2021	12	2	Mr. Venu Krishnan	44
Effective Project Management	Muscat	14-15 Jun 2021	12	2	Mr. Naresh Chandwani	44
LEGAL, COMPLIANCE & AUDIT						
Risk-Based Internal Audit (RBIA) (with IIA Oman Chapter) NEW	Virtual	23 Feb 2021	4.5	1	Mr. Devesh Sharma	46
Trade Based Money Laundering	Muscat	5-6 Apr 2021	12	2	Ms. Joyce Noronha	46
Instructions under Law on Combating Money Laundering and Terrorist Financing (NEW)	Muscat	8-9 Jun 2021	12	2	Mr. Damian O'Riordan	47
Introduction to Project Auditing	Muscat	14-15 Jun 2021	12	2	Mr. Sayyed Mohammad Danish	47
Fraud Control	Muscat	13-14 Sep 2021	12	2	Mr. Alan Sean Harte	48
Role of Internal Auditor in Enterprise Risk Management (with IIA Oman Chapter) NEW	Virtual	7 Oct 2021	4.5	1	Mr. Waleed Al Abri	48
HUMAN RESOURCE MANAGEMENT						
Train the Trainer	Muscat	13-14 Jan 2021	12	2	Dr. Binu James Mathew	50
Talent Management and Succession Planning	Muscat	6-7 Oct 2021	12	2	Ms. Olivia Al Farsi	50
INFORMATION TECHNOLOGY						
CRM Systems in Banks	Muscat	18-19 Jan 2021	12	2	Mr. Venu Krishnan	52
MS Excel-Intermediate	Muscat	2-3 Mar 2021	12	2	Ms. Priya Gopal	52
Security of Electronic Banking Systems (with ISACA Muscat Chapter) (NEW)	Muscat	24-25 Mar 2021	12	2	Mr. Aji Bhaskar, Mr. Guruvayurappan Mani	53
MS Excel-Advanced	Muscat	19-20 May 2021	12	2	Mr. Mirza Jamal	54
Preparing Business Dashboards Using Excel (NEW)	Muscat	9-10 Jun 2021	12	2	Mr. Vaheed Z. Ubaidullah	54
Financial Modelling using MS Excel	Muscat	4-5 Oct 2021	12	2	Mr. Vaheed Z. Ubaidullah	55
MS Excel-Intermediate	Muscat	11-12 Oct 2021	12	2	Mr. Surendra Kumar Varshney	52
MS Excel-Advanced	Muscat	13-14 Oct 2021	12	2	Mr. Shihab Al Yarubi	54
Advanced Financial Modelling Using Excel	Muscat	3-4 Nov 2021	12	2	Mr. Vaheed Z. Ubaidullah	55

PROGRAM SCHEDULE

Course Title	Location	Start & End Date	Hrs	Days	Speaker	Page No.
MANAGERIAL SKILLS						
Business Writing (Letters) - Part I	Virtual	6-7 Jan 2021	10	2	Dr. Binu James Mathew	58
Business Writing (Memos/emails) - Part II	Virtual	20-21 Jan 2021	10	2	Dr. Binu James Mathew	58
Business Writing (Letters) - Part I	Sohar	2,3-4 Feb 2021	9	3	Dr. Binu James Mathew	59
Negotiation Skills	Muscat	3-4 Feb 2021	12	2	Mr. Ehab Gadallah Eid Mustafa	59
Business Writing (Memos/emails) - Part II	Sohar	16,17-18 Feb 2021	9	3	Dr. Binu James Mathew	59
Advanced Business Writing - Part I	Muscat	2-3 Mar 2021	12	2	Dr. Ashok Kumar Nair	60
Business Writing (Reports) - Part III	Virtual	8-9 Mar 2021	10	2	Dr. Binu James Mathew	58
Advanced Business Writing - Part II	Muscat	23-24 Mar 2021	12	2	Dr. Ashok Kumar Nair	60
Business Communication	Muscat	5-6 Apr 2021	12	2	Dr. Binu James Mathew	60
Business Writing (Letters) - Part I	Muscat	1-2 Sep 2021	12	2	Dr. Ashok Kumar Nair	58
Team Building Simulation	Muscat	8-9 Sep 2021	12	2	Dr. Binu James Mathew	61
Business Writing (Memos/emails) - Part II	Muscat	15-16 Sep 2021	12	2	Dr. Ashok Kumar Nair	58
Manager as a Coach	Muscat	22-23 Sep 2021	12	2	Ms. Ghaya Al Barwani	61
Business Writing (Reports) - Part III	Muscat	5,6-7 Oct 2021	18	3	Dr. Binu James Mathew	58
Advanced Business Writing - Part I	Virtual	1-2 Nov 2021	10	2	Dr. Ashok Kumar Nair	60
Business Writing (Letters) - Part I	Salalah	9,10-11 Nov 2021	9	3	Dr. Binu James Mathew	59
Advanced Business Writing - Part II	Virtual	15-16 Nov 2021	10	2	Dr. Ashok Kumar Nair	60
Business Writing (Memos/emails) - Part II	Salalah	23,24-25 Nov 2021	9	3	Dr. Binu James Mathew	59
Business Communication	Virtual	6-7 Dec 2021	10	2	Dr. Binu James Mathew	60



PROGRAM SCHEDULE

Course Title	Location	Start & End Date	Hrs	Days	Speaker	Page No.
FINANCE, ACCOUNTING & ECONOMICS						
Bank Accounting	Muscat	3-4 Feb 2021	12	2	CA Sujatha Bhat	64
Seminar on VAT and Taxation (with PwC Oman)	Muscat	16-Feb-21	6	1	Ms. Pushpa Malani, Ms. Fatma Al Rawahi, Ms. Jesal Shah and Mr. Vishwajeet Bhosale	64
IFRS 9 and its Impact on Loan Classification and Provisioning (with ICAI Muscat Chapter)	Muscat	24-25 May 2021	12	2	Speaker from ICAI Muscat Chapter	65
Finance for Non-Finance People	Muscat	13,14-15 Sep 2021	18	3	Dr. Roslin Lazarus	65
Analysis and Interpretation of Bank Financial Statements	Muscat	1-2 Nov 2021	12	2	CA Sujatha Bhat	66
ISLAMIC BANKING						
Islamic Banking Regulatory Framework of CBO (NEW)	Muscat	3-4 Mar 2021	12	2	Mr. Mohammed Farzan	68
Preparatory Training for 'Fundamentals of Islamic Banking & Finance' certification of CISI, UK (NEW)- Part I	Muscat	6-7 Sep 2021	12	2	Mr. Mohammed Farzan	68
Preparatory Training for 'Fundamentals of Islamic Banking & Finance' certification of CISI, UK (NEW) - Part II	Muscat	20-21 Sep 2021	12	2	Mr. Mohammed Farzan	68

CLIENT TESTIMONIALS



MR. ADIL AL RAHBI
HEAD OF HUMAN RESOURCES DIVISION
OMAN ARAB BANK

Strategically significant sectors such as banking play a vital role in supporting Oman's economy. Despite current challenges, the sector keeps growing, which backs our commitment towards building the leaders of tomorrow through dedicated Learning and Development programmes and other initiatives. CBFS continuously designs its banking courses with latest trends and challenges in mind, making it an effective partner in our endeavour to positively contribute to the development of the Omani national workforce.



MR. MOHAMMED AL BALUSHI
CHIEF HUMAN RESOURCES OFFICER,
AL IZZ ISLAMIC BANK

We sincerely appreciate the efforts that CBFS has put into in developing the human capital in the financial services industry in Oman. We have benefited immensely from their open enrollment training courses as well as through the affiliations introduced. We find them to be at a very high quality in terms of standards, and up to date with the industry trends and always endeavor to utilise those developmental opportunities. It is highly appreciated that CBFS partners with the sector's specialists in understanding the learning needs, and when catering to them. We hope to see these efforts continued for a long time ahead and congratulate the Dean and faculty for taking a participative and a proactive role in anticipating and adapting to the changing requirements of the Banking and Financial sector.



MS. HAIFA AL LAWATI
HEAD OF HUMAN RESOURCES DEPARTMENT
BANK NIZWA

The banking sector needs very specialized skills and knowledge as it is the country's economy backbone. CBFS is always there to provide banking sector with the support needed by helping in getting appropriate certifications, and training courses in many areas including soft skills, Risk Management, HR, IT, Credit, Compliance ,etc. to develop bank employees. The courses offered are of high quality and added value either by improving employees' technical skills or soft skills. CBFS are remarkably helping Islamic Banking to groom further with their continuous support to train its employees in required specializations. We in Bank Nizwa are very pleased with the enduring training to our staff that includes many different courses including Certified Bank Branch Manager Program, ACCA, Islamic Finance Qualification, and many more. CBFS showed their high proactivity during pandemic of Covid-19 with all training courses continued online, which is a high evident of their professionalism and their capability to adapt in any situation. We hope CBFS will continue in this direction and introduce more programs required by market change.

CLIENT TESTIMONIALS



DR. KHALID AL HAMADANI

ACTING-CHRO AND HEAD OF PERFORMANCE ACADEMY

BANK DHOFAR

CBFS is playing a major role in enhancing our staff capabilities, knowledge and technical banking skills. CBFS has been a preferred partner that facilitates to our staff, the approach to go through an amazing learning experience that help to exchange ideas and experiences. We believe that the continuous collaboration with CBFS will be a key to exchange learning and development strategies and plans.



MS. GHAYA AL BARWANI

HEAD OF TRAINING AND DEVELOPMENT,

AHLI BANK

Having worked directly with CBFS over the past 6 years, I have had the privilege of witnessing CBFS's commitment and professionalism in working to develop and enhance the training courses offered through its Annual Training Plan and helping Chief Training Officers demonstrate a positive return on investment. 2020 brought an unexpected cog in the wheel, with the unprecedented limitations that were brought about by the pandemic. CBFS demonstrated adaptability and consistency by quickly working on solutions to honor its commitment towards implementing the Annual Training Plan and continuing to deliver quality training courses virtually.



MR. MUTHEER AL KALBANI

HEAD LEARNING CENTRE AND ORGANIZATIONAL DEVELOPMENT,

SOHAR INTERNATIONAL

CBFS has rendered very commendable service ever since its inception, towards the cause of creating a national talent pool for the banking and financial sector by providing a wide variety of educational and training offerings. It has made a laudable contribution to the development of the workforce and been one of the pillars of the success story of Omanisation in the banking sector. Their collaborative approach with the banks is epitomized by their meeting with training managers of banks to formulate the Annual Training Plan. I am sure that in the coming days, CBFS will continue to blaze on the trail of excellence and record many more achievements, as the trusted training provider of first choice for the banking and financial sector.



MR. ARSHAD NADAMAL

HEAD – TRAINING - ACADEMY OF EXCELLENCE

NATIONAL BANK OF OMAN

National Bank of Oman enjoys a mutually beneficial relationship with CBFS. They have been designing and delivering training programs that are relevant to the bank and we depend on them extensively to meet our training needs. CBFS programs and offerings are an integral part of our people development strategy. The efforts of the CBFS team in aligning themselves to the challenges of the time is well appreciated. The dean, the facilitators and the staff at the College have demonstrated flexibility, responsiveness and service-orientation. We look forward to continuing our collaboration in the future.

PARTICIPANT TESTIMONIALS



MS. ZALIYA AL BALUSHI

**DGM CORPORATE BANKING - HEAD MID CORPORATE, REAL ESTATE & SME
CORPORATE BANKING, AHLI BANK**

As a member of the executive management of Ahli Bank responsible for the bank's growth and vision, it is my observation that CBFS courses are specifically designed to navigate through the business intricacies and lay foundation for a sound banking career. I have found that the programs offered by CBFS are designed to provide a strong foundation in finance with internationally recognized courses required in meeting day to day job requirements. Additionally, emphasis is also provided in the overall development of an individual in soft skills such as decision making, negotiation, work productivity etc. In my experience, the courses help participants to be more focused and motivated in their career plans, providing them with an opportunity to critically think about their future goals and career choices and to utilize new skills acquired to aid them in the career development process. Special thanks to Dr. Rajesh Nayak who has always provided us with his vast knowledge and experience and career advice during the courses and other faculties who have provided their analytical and real experience to make the courses insightful.



MS. AISHA AL-KHARUSI

**ASSISTANT GENERAL MANAGER, HEAD OF STRATEGY & CSR
ALIZZ ISLAMIC BANK**

My sincere thanks for the knowledge, wisdom and theoretical case studies that I was fortunate enough to have been exposed to in the Advanced Corporate Credit certification programme of CBFS. In particular the cool, calm and controlled approach of the trainer Dr. Rajesh Nayak made attending his sessions an absolute pleasure. I would encourage anybody to attend this programme: not only it will provide thought provoking ideas, but the skills and knowledge you learn will quickly reap rewards as they are applied to your relevant careers.



MS. BADRIYA ABDULLAH KHAMIS AL HINAI

**DIRECTOR OF PLANNING & QUALITY ASSURANCE AND
ENTREPRENEURSHIP AWARD PROJECT MANAGER
PUBLIC AUTHORITY FOR SME DEVELOPMENT (RIYADA)**

I feel better equipped to manage after completing different courses at CBFS. The courses provide good learning on how to manage teams and projects efficiently. The trainers have a good understanding of our objectives and the materials are well suited to meeting them. There is a balance between theory and practice and the concepts are clearly and professionally explained. The training is practical, informative, interesting, well managed and close to real word and life experiences.



MR. AHMED MOHAMMED AL ARDHI

**VP & HEAD – WEALTH MANAGEMENT SALES & SERVICES
SOHAR WEALTH MANAGEMENT, SOHAR INTERNATIONAL**

The training received at CBFS has impacted my scope of knowledge in an exponential manner both at the initial stages of my career and subsequently. It has covered a variety of elements of banking, being suitable at all levels of my career. With both practical and theoretical insights, it has allowed me to widen my banking knowhow. The material given has and will always be a point of referral in times of need for clarification. I am grateful to the faculty for being there for us at all times, and look forward to our future interactions

PARTICIPANT TESTIMONIALS



MS. NAJLA M. AL LAWATI

**HEAD OF PRIVATE BANKING & WEALTH MANAGEMENT
AHLI BANK**

Attending training courses with CBFS was one-of-a-kind experience, the most recent being the Corporate Masterclass and the Preparatory Training for the International Certificate in Wealth Management. The delivery methodology was unique and the professionalism level of the instructors was very impressive. It has enhanced my knowledge in the field and in turn helped me excel in my career. I would definitely recommend CBFS courses to all my colleagues in the banking Industry. There is no better place than CBFS, which is specialized in banking, to deliver such specialized training courses.



MS. ENTISAR AL BURTAMANI

**HEAD-CORPORATE CREDIT ADMINISTRATION
NATIONAL BANK OF OMAN**

Over the years, I have attended many training courses on various topics at CBFS. I got many useful inputs from the training which I could successfully apply at my work. The trainers combine theory with practical knowledge through case studies and exercises and also bring in an element of fun into the learning through activities and quizzes. The modular programs have assessments which not only reinforce the learning from the training but also ensure that the participants are focused throughout the training. In my view, the Certificate in Corporate Credit Analysis (in 2 levels) is a must for all corporate credit professionals working on the business or risk side, as it combines global best practices with a local feel. I look forward to attending more courses at CBFS in the coming days. I have also nominated my staff to attend CBFS courses and would continue to do so in future.



MS. ZAHRA ABDULAMIR SAIED

**HEAD RISK ANALYTICS
RISK MANAGEMENT DEPARTMENT, BANK DHOFAR**

I have been working in the Risk Management field for over a decade, in local as well as international banks. I was initially apprehensive about attending the "Certificate in Risk Management" offered by CBFS, as it was a long course, and meant I would be away from my daily job for many days. However, I was very impressed with the modules taught, as it covered vast aspects of risk management. It helped back my experience with contemporary material, to have a better holistic understanding of risk management. The trainers Mr. Vaheed and Ms. Joyce shared with us many case studies and examples from the real world. The discussions were very constructive, and the classmates shared their experience and knowledge with regards to market updates. I completed the course with immense satisfaction.



MS. SAMAR ALI NASSER AL QARNI

**UNIT HEAD OF DOCUMENTATION & OPERATION -
CREDIT ADMINISTRATION, BANK MUSCAT**

There is no doubt that training courses are essential in our career for continuous professional development. I have got the privilege of attending many training courses at CBFS. They are very informative and I could apply the knowledge in my work field. The trainers are very capable and knowledgeable. They taught us in a very practical way as they have a good experience. This has really helped us to improve our performance and complete any task in a professional way. Moreover, the modular courses like Advanced Corporate Credit Analysis have significantly contributed towards the skills enhancement. Thanks, CBFS for your support that I have always enjoyed.

PARTICIPANT TESTIMONIALS



MR. FARIS MAHMOOD SHZOK AL BALUSHI

**SENIOR MANAGER TRANSACTION BANKING - CORPORATE BANKING
QATAR NATIONAL BANK**

I would like to thank CBFS initiatives for arranging trainings/courses which always meet banks requirement. Recently I have attended Preparatory Training for Certified Documentary Credit Specialist (CDCS) of LIBF, UK which possessed knowledge of how international trade financing functions and created an understanding of the risk involved in international trade finance. This program provided me with hands on experience, allowed me to gain knowledge and skills that can translate to my current job and would be beneficial for my future. The trainer had vast experience in the documentary credit space and has designed a very interactive comprehensive practical based real-life instances training course for the participants. All in all, my experience in attending CBFS courses has given me unique skills and experiences in a practical way.



MR. FAHAD AL BADI

**ACTING IBRI BRANCH MANAGER
BANK NIZWA**

I have enrolled in many important courses in CBFS. One of the important programs I have attended was Certified Bank Branch Manager in which I have learnt a lot. It enabled me to manage and understand my work much better. The knowledge I have gained from this program is remarkable and it has significantly helped me to achieve some important milestones in my banking career, the biggest achievement being to get promoted to a branch manager. Thank you CBFS.



MR. MAHMOOD MUBAREK SAED AL KHUSAIBI

**SME MANAGER
OMAN DEVELOPMENT BANK**

I thank the College for its tremendous efforts for providing various courses and professional certificates that suit the current and future needs of the job market, by using the best modern methods and tools of training. During my experience of attending various courses in the College, especially the Certified Bank Branch Manager and Certified Banker, I realized that the knowledge acquired through these courses has raised my level of productivity at my work. Further, I gained many friends from different banks that helps us to benefit from the transfer and sharing of knowledge between us.



MS. NADIA ALI AL QADHI

**BANK EXAMINER, BANKING EXAMINATION DEPT.
CENTRAL BANK OF OMAN**

I have attended various training courses at CBFS, the most recent being the modular Advanced Corporate Credit Analysis program. The training was quite effective and it covered both the theoretical and practical aspects of the topics. The training content was related to the current assignments at my workplace, therefore, it helped me to do my job in a better way. The instructors were knowledgeable and helpful. I look forward to attending more courses at CBFS in future.



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25 (OMR)	18	9,068,112	(OMR)
	10	3,821,286	(OMR)
	5	1,664,584	(OMR)
50 (OMR)	18	18,136,225	(OMR)
	10	7,642,571	(OMR)
	5	3,329,168	(OMR)
100 (OMR)	18	33,763,998	(OMR)
	10	15,285,142	(OMR)
	5	6,658,337	(OMR)

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CONSUMER (RETAIL) BANKING

CARDS BUSINESS AND OPERATIONS (WITH MASTERCARD ACADEMY)

Course Date	8-9 February 2021	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Mr. Ashish Bahl
Key Learning Objectives To understand the different types of card products available in the market, the card issue and processing mechanism, the key elements of cards marketing and how to manage the risks associated with cards		Target Participants Regional/District/Area Managers, Branch Managers, Assistant Branch Managers, Sales & Service Staff in Branches, Staff of Retail Banking (Particularly Cards), Operations (Particularly Card Operations), Risk Management, Compliance, Internal Audit Divisions	
Pre-requisites There are no pre-requisites for this course			
Contents Highlights <ul style="list-style-type: none">• The role and value of payments• Latest Trends on Payments (Impact of COVID)• Cards issuing and acquiring• Transaction life cycle• Card Profitability• Credit risk and fraud risk• Cards marketing - Co-branding, segmentation, loyalty, retention• Driving cards usage & optimization• The future of payments & alternative methods		Certification CBFS certificate of completion for participants who attend all days of training	
		Training Methods Power point presentation, lecture, group discussions, exercises, case studies, videos, quiz	

PERSONAL LOANS

Course Date	3-4 March 2021	Duration	2 Days, 10 Hours
Location	Virtual (MS Teams)	Speaker	Mr. Venu Krishnan
Key Learning Objectives On completion of this course the participants will be able to learn about: <ul style="list-style-type: none">• Retail credit products offered in Oman• Underwriting process followed in banks		Target Participants Staff of Retail Banking, Credit Operations, Recoveries, Retail Credit Risk, Compliance, Internal Audit Divisions with banking experience of less than 3 years	
Pre-requisites There are no pre-requisites for this course			
Contents Highlights <ul style="list-style-type: none">• Retail asset classes• Consumer credit and micro finance product structuring and marketing• The underwriting process (Including use of BCSB to ensure quality lending)• Retail NPAs, follow up and recovery methods		Certification CBFS certificate of completion for participants who attend all days of training	
		Training Methods Lecture, PowerPoint presentation, group discussions, case studies, video, quiz	

CONSUMER (RETAIL) BANKING

COMPLAINTS HANDLING AND SERVICE RECOVERY			
Course Dates	16,17-18 March 2021 (Sur) 6,7-8 April 2021 (Salalah) 19-20 May 2021 (Muscat) 1,2-3 June 2021 (Nizwa) 7,8-9 Dec 2021 (Sohar)	Durations	2 Days, 12 Hours (Muscat) 3 Days, 9 Hours (Regional)
Locations	Sur, Salalah, Muscat, Nizwa, Sohar	Speakers	Dr. Fatin Al Zadjali (Nizwa and Sur) Mr. Anis Moosa Al Lawati (Salalah, Sohar) Ms. Jayogi Wickramesinghe (Muscat)
Key Learning Objectives To understand and apply the approaches and behaviours required to ensure a good customer experience by effective management of customer complaints		Target Participants Customer service staff in branches, staff of customer experience and customer care divisions	
Pre-requisites There are no pre-requisites for this course			
Contents Highlights <ul style="list-style-type: none">• Elements of customer experience• Complaints and their perspective• CBO guidelines on complaints redressal• Dealing with difficult customers• Approaches to service recovery		Certification CBFS certificate of completion for participants who attend all days of training	
		Training Methods Power point presentation, lecture, group discussion, exercises/activities, case studies, videos	

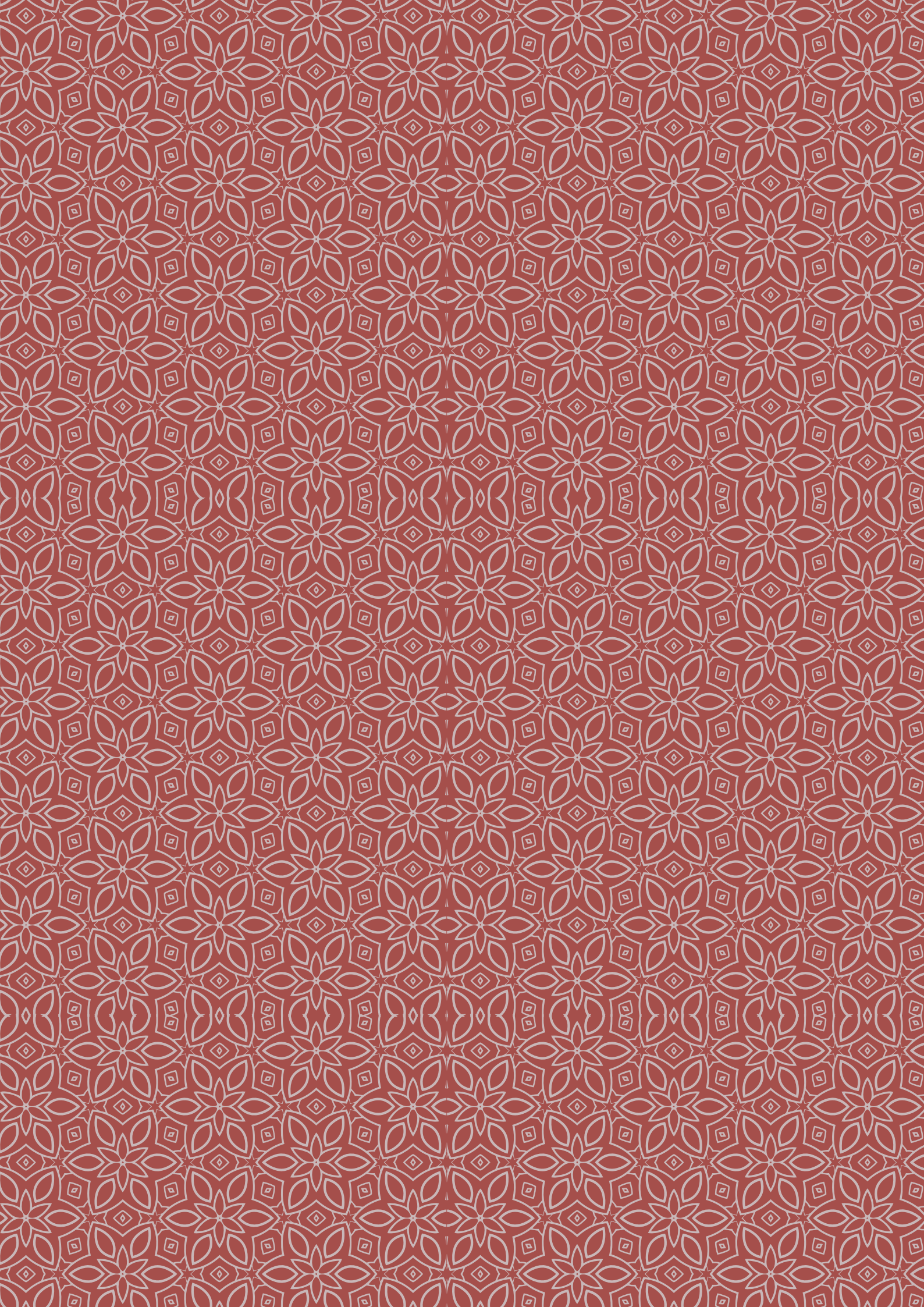
EFFECTIVE CUSTOMER SERVICE FOR DISABLED CUSTOMERS			
Course Date	22-23 March 2021	Duration	2 Days, 10 Hours
Location	Virtual (MS Teams)	Speaker	Dr. Binu James Mathew
Key Learning Objectives		Target Participants	
To learn ways to interact with differently abled people and to treat them with due respect and courtesy that is the key to diversity and excellence in customer service		Customer service staff of branches, staff of Customer Care/Customer Experience divisions, Trainers in customer service	
Pre-requisites There are no pre-requisites for this course			
Contents Highlights		Certification	
<ul style="list-style-type: none">• Understanding the types of disabilities and their challenges• How to interact with each type of disability• Myths and realities• Talking about disabilities: Choosing the right words• CBO guidelines on service to disabled customers		CBFS certificate of completion for participants who attend all days of training	
		Training Methods	
		Power point presentation, lecture, group discussions, exercises, activities, videos, quiz	

CONSUMER (RETAIL) BANKING

CBO RULES RELATED TO RETAIL BANKING			
Course Date	11-12 October 2021	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Mr. Mohammed Nabiulla
Key Learning Objectives To understand the important rules and regulations issued by CBO which impact the functioning of retail banking business in Oman		Target Participants Regional/District/Area Managers, Branch Managers, Assistant Branch Managers, Regional Operations Controllers, staff of branches, staff of Retail Banking, Risk Management, Legal, Compliance and Internal Audit divisions	
Pre-requisites There are no pre-requisites for this course			
Contents Highlights <ul style="list-style-type: none">• Role of Central Bank of Oman (CBO)• CBO regulations related to-<ul style="list-style-type: none">- Deposits- Lending- Other services		Certification CBFS certificate of completion for participants who attend all days of training	
		Training Methods Power point presentation, lecture, group discussions, exercises, quiz	



CORPORATE & SME CREDIT, TRADE FINANCE





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- Certified Expert in Microfinance (**CEMF**)
- Certified Expert in Islamic Microfinance (**CEIMF**)
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- Certified Expert in Financial Inclusion Policy (**CEFIP**)
- Certified Expert in Financial & Managerial Accounting (**CEFMA**)
- Certified Expert in Digital Finance (**CEDF**)
- Certified Expert in Sustainable Finance (**CESUF**)
- Masterclass on Blockchain Financial Inclusion (**MBFI**)

For more details, please contact:

Ms. Wafaa Al Musalhi, Training Coordinator, Training Department, CBFS

Tel: 22059813, Ext: 813, Mobile: 99886654, Email: wafaa@cbfs.du.om

CORPORATE & SME CREDIT, TRADE FINANCE

CERTIFICATE IN CORPORATE CREDIT ANALYSIS		
Course Dates	4-5 January 2021 (M-I) 18-19 January 2021 (M-II) 10-11 February 2021 (M-III) 17-18 February 2021 (M-IV) 8-9 March 2021 (M-V) 16-17 March 2021 (M-VI) 23 March 2021 (Review & Master Assessment)	8-9 September 2021 (M-I) 22-23 September 2021 (M-II) 4-5 October 2021 (M-III) 20-21 October 2021 (M-IV) 16-17 November 2021 (M-V) 22-23 November 2021 (M-VI) 6 December 2021 (Review & Master Assessment)
Duration	13 days (78 hours), divided into 6 modules of 2 days each and one additional day for intensive review and master assessment	
Location	Muscat	
Speakers	Dr. K. Rajesh Nayak (Modules I, V), Mr. H. K. Feroskhan (Module II), CA Sujatha Bhat (Module III), Mr. M. Gnanendran (Module IV), Ms. Joyce Noronha (Module VI, review and master assessment)	
Key Learning Objectives To facilitate a comprehensive understanding of corporate credit function for enabling effective credit related decisions		Target Participants Relationship Officers, Managers in Corporate Banking and International Banking divisions, Corporate Credit Risk Managers, Analysts, staff of Corporate Remedial Management division and Credit Auditors <u>with banking experience of less than 2 years</u>
Pre-requisites There are no pre-requisites for this course		
Contents Highlights <ul style="list-style-type: none"> • Module I - Introduction to credit and understanding financial statements • Module II - Financial ratio analysis • Module III - Cash flow analysis • Module IV - Capital budgeting techniques • Module V - Structuring of facilities • Module VI - Writing credit proposals 		Certification <ul style="list-style-type: none"> • CBFS certificate of completion for participants who attend all days of training and pass all the assessments and also the master assessment (Minimum pass marks - 50%) • Note: A re-sit fee of RO 50 per attempt will be charged for any participant who does not pass or is absent for the first attempt of any assessment.
Training Methods Power point presentation, lecture, group discussions, numeric exercises, case studies, quiz, end-of-module assessments, master assessment		

CORPORATE & SME CREDIT, TRADE FINANCE

EXAMINATION OF DOCUMENTS UNDER LETTERS OF CREDIT, PROVISIONS OF UNIFORM CUSTOMS AND PRACTICE (UCP 600) AND INTERNATIONAL STANDARD BANKING PRACTICE (ISBP 745)

Course Date	15-16 March 2021	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Mr. Murahari Naik
Key Learning Objectives To understand Relationship between UCP 600 and ISBP 745. UCP 600 and its specific articles in relation to the examination of documents under letters of credit (LC)		Target Participants Front and back office staff of Trade Finance division, Corporate Credit Risk Managers and Credit Auditors	
Pre-requisites Participants should have earlier attended the “Introduction to Trade Finance” course at CBFS or should have a good basic knowledge of trade finance and letters of credit			
Contents Highlights <ul style="list-style-type: none">• Understanding ISBP, UCP• General principles• Transport documents• Other documents called for under a LC• Articles in relation to the examination of documents• Case studies – document checking		Certification CBFS certificate of completion for participants who attend all days of the training	
		Training Methods Power Point presentation, lecture, group discussions, case studies, quiz	

ANALYSIS AND INTERPRETATION OF FINANCIAL STATEMENTS (WITH CFA OMAN CHAPTER)

Course Date	5-6 April 2021	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Speaker from CFA Oman Chapter
Key Learning Objectives To learn the importance of analysing performance of a company and the main criteria to be followed in financial analysis and use of the interpretation for economic decisions		Target Participants Relationship Officers, Managers in Corporate Banking and International Banking divisions, Corporate Credit Risk Managers, Analysts, Financial Analysts, staff of Investment Banking division, staff of Corporate Remedial Management and Internal Audit divisions	
Pre-requisites There are no pre-requisites for this course			
Contents Highlights <ul style="list-style-type: none">• Introduction to financial statements• Techniques of interpretation of financial statements• Financial ratios - need and importance• Various types of ratios - Calculation and interpretation• Limitations of ratio analysis		Certification CBFS certificate of completion for participants who attend all days of training	
		Training Methods Power point presentation, lecture, group discussions, numeric exercises, case studies, quiz	

CORPORATE & SME CREDIT, TRADE FINANCE

SMALL & MEDIUM ENTERPRISE (SME) CREDIT			
Course Date	17-18 May 2021	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Mr. Venu Krishnan
Key Learning Objectives To understand the special nature of SME financing and strategies to effectively deal with it		Target Participants Relationship Officers, Managers in SME Credit division, SME Credit Risk Managers, Analysts, staff of Corporate Remedial Management division and Credit Auditors	
Pre-requisites There are no pre-requisites for this course			
Contents Highlights <ul style="list-style-type: none">• Definition of SME• Importance of SME• Types of SME activities• Key success factors for SME business• Challenges in SME lending for banks• SME financing – Distinguishable features• Risk analysis• Post finance monitoring and control		Certification CBFS certificate of completion for participants who attend all days of training	
		Training Methods Power point presentation, lecture, group discussions, numeric exercises, case studies, quiz	

UNDERSTANDING CORPORATE ANNUAL REPORT AND AUDITOR'S REPORT			
Course Date	7-8 June 2021	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Ms. Joyce Noronha
Key Learning Objectives To be able to critically analyses a corporate annual report and auditor's report		Target Participants Relationship Officers, Managers in Corporate Banking and International Banking divisions, Corporate Credit Risk Managers, Analysts, Financial Analysts, staff of Investment Banking division, staff of Corporate Remedial Management and Internal Audit divisions	
Pre-requisites There are no pre-requisites for this course			
Contents Highlights <ul style="list-style-type: none">• Types of audit – Assurance and non-assurance• Regulations governing audits in Oman• Introduction to International Standards on Auditing (ISA) and International Financial Reporting Standards (IFRS)• Understanding of financial statements• Contents of annual report and notes on accounts• Understanding of the accounting policies and its applications like estimates of depreciation and provisions, stock valuation policy, etc.• New audit report and ISAs governing it• Types of audit opinions		Certification CBFS certificate of completion for participants who attend all days of the training	
		Training Methods Power point presentation, lecture, group discussions, case studies, quiz	

CORPORATE & SME CREDIT, TRADE FINANCE

ADVANCED CERTIFICATE IN CORPORATE CREDIT ANALYSIS			
Course Dates	1-2 September 2021 (M-I) 15-16 September 2021 (M-II) 13-14 October 2021 (M-III) 20-21 October 2021 (M-IV) 3-4 November 2021 (M-V) 23-24 November 2021 (M-VI) 9 December 2021 (Review & Master Assessment)	Duration	13 days (78 hours), divided into 6 modules of 2 days each and one additional day for review and master assessment
Location	Muscat	Speaker	Dr. K. Rajesh Nayak
Key Learning Objectives To acquire advanced level of understanding of effective credit related decision making and risk analysis		Target Participants Relationship Officers, Managers in Corporate Banking and International Banking divisions, Corporate Credit Risk Managers, Analysts, staff of Corporate Remedial Management division and Credit Auditors	
Pre-requisites Participants should have completed the “Certificate in Corporate Credit Analysis” course of CBFS			
Contents Highlights <ul style="list-style-type: none">Module I - Accounting for creditModule II - Financial risk analysis – IModule III - Financial risk analysis - IIModule IV - Other risk analysisModule V - Loan structuring and managementModule VI - Writing credit proposals		Certification <ul style="list-style-type: none">CBFS certificate of completion for participants who attend all days of training and pass all assessments and the master assessment (Minimum pass marks – 50%)Note: A re-sit fee of RO 50 per attempt will be charged for any participant who does not pass or is absent for the first attempt of any assessment	
		Training Methods Power point presentation, lecture, group discussions, numeric exercises, case studies, quiz, end-of-module assessments, master assessment	

CREDIT ADMINISTRATION			
Course Date	21-22 September 2021	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Ms. Asma Al Zadjali
Key Learning Objectives To understand the role of credit administration in sound corporate lending and its various elements		Target Participants Corporate Credit Risk Analysts, staff of Corporate Credit Administration division, Credit Auditors	
Pre-requisites There are no pre-requisites for this course			
Contents Highlights <ul style="list-style-type: none">• Importance of corporate credit administration• Scrutiny of documents• Preparation of offer letters and related documentation• Drawing up checklists• Input of limits including cash/securities collaterals and covenants• Safe custody of original facility documents• Preparation of periodic reports		Certification CBFS certificate of completion for participants who attend all days of training	
		Training Methods Power point presentation, lecture, group discussions, exercises, quiz	

CORPORATE & SME CREDIT, TRADE FINANCE

INTRODUCTION TO TRADE FINANCE			
Course Date	8-9 November 2021	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Ms. Deepthika Goonerathne
Key Learning Objectives To enable participants to understand trade payment mechanisms, the role of documents in trade, the process flow for letters of credit (LC) and the provisions relating to examination of documents received under LC		Target Participants Front and back office staff of Trade Finance division, Relationship Officers, Managers in Corporate Banking and International Banking division, Corporate Credit Risk Managers, Analysts, staff of Corporate Remedial Management division and Credit Auditors	
Pre-requisites There are no pre-requisites for this course			
Contents Highlights <ul style="list-style-type: none">• Methods of payment/settlement in international trade• INCO terms• Import documents• LC mechanism and types of LCs• Overview of Uniform Customs and Procedures (UCP) 600		Certification CBFS certificate of completion for participants who attend all days of training	
		Training Methods Power point presentation, lecture, group discussions, exercises, quiz	

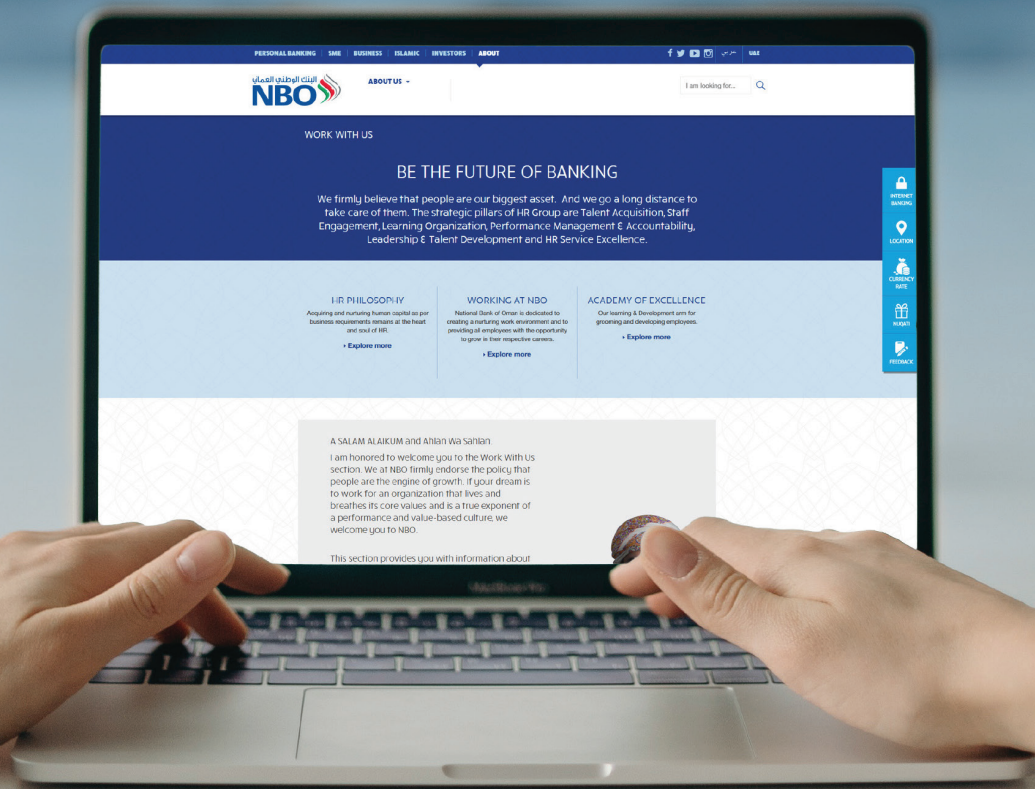
LENDING LIMITATIONS AND EXPOSURES TO CONNECTED/RELATED PARTIES (NEW)			
Course Date	14-15 December 2021	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Ms. Joyce Noronha
Key Learning Objectives To gain a practical level of understanding of the concept of related parties and connected counter parties, managing and controlling large credit exposures, BASEL and CBO Capital adequacy and reporting requirements with special focus on CBO Circular BM 1024		Target Participants Corporate Credit Risk Managers, Analysts, staff of Corporate Remedial Management, Legal, Finance and Internal Audit divisions	
Pre-requisites There are no pre-requisites for this course			
Contents Highlights <ul style="list-style-type: none">• Definition of connected counterparty and related party• Measure of credit exposure• Overall lending limits and restrictions• Lending criteria• Lending to large joint venture projects• Lending to Government, SAOG• Loans to restricted parties• Consequences of exposures to connected/related parties• Portfolio diversification and its advantages• Capital adequacy• Risk mitigants - Indemnity agreements, credit policy• Senior management responsibilities• Procedures and control systems• Supervisory framework for measuring and controlling large exposure• Disclosures		Certification CBFS certificate of completion for participants who attend all days of training	
		Training Methods Power Point presentation, lecture, group discussions, exercises, quiz	



RISK MANAGEMENT

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OPERATIONAL RISK MANAGEMENT			
Course Date	15-16 February 2021	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Mr. Arshad Nadamal
Key Learning Objectives To enable participants to get an understanding of operational risk, its impact and its management at the branch level		Target Participants Staff of branches, staff of Retail Operations, Risk Management, Operational Risk Management, Compliance and Internal Audit divisions	
Pre-requisites There are no pre-requisites for this course			
Contents Highlights <ul style="list-style-type: none">• Risk basics• The nature of operational risk• Causes, consequences and impact of operational risk events• Operational risk arising in branches and how to manage them		Certification CBFS certificate of completion for participants who attend all days of training	
		Training Methods Power point presentation, lecture, group discussions, exercises, case studies, videos, quiz	

PROBLEM LOAN MANAGEMENT			
Course Date	18-19 May 2021	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Ms. Joyce Noronha and Mr. Hussain Mohsin Al Lawati
Key Learning Objectives To guide the participants on how to tackle problematic loans and course of actions to be followed to recover the loan		Target Participants Corporate Credit Risk Managers, Analysts, staff of Corporate Remedial Management, Legal, Finance and Internal Audit divisions	
Pre-requisites Participants should have attended the “Corporate Credit Analysis” course of CBFS or should have a good level of knowledge of corporate credit			
Contents Highlights <ul style="list-style-type: none">• Evaluation of legal risks, security interests and guarantee limitations• Subordination agreement• Primary causes of business failure - Early warning signals• Defaults and events of default• Classification of loans as per CBO Circular BM 977 and provisions to be maintained• Collection and legal action - Procedures and pre-cautions - documentation required• Procedure for legal actions and sale of assets		Certification CBFS certificate of completion for participants who attend all days of training	
		Training Methods Power point presentation, lecture, group discussions, exercises, quiz	


RISK MANAGEMENT

BASEL III AND IV			
Course Date	24,25-26 May 2021	Duration	3 Days, 18 Hours
Location	Muscat	Speakers	Mr. Anil Kumar Parimoo, Mr. Prashant Bafna and Mr. V. Venugopal
Key Learning Objectives To understand the Basel I to IV framework and various risk management concepts, comprehend risk management frameworks and practices, apply them to Basel related projects		Target Participants Staff of Risk Management, Legal, Compliance, Finance and Internal Audit divisions	
Pre-requisites Participants should have previously attended the “Overview of Risk Management” course of CBFS or should have at least <u>3 years of experience</u> in the Risk Management function			
Contents Highlights The below topics covers the CBO requirement/circulars (BM 1097, 1127, 1140, 1147, CP1, CP2) and Bank for International Settlement (BIS) papers including the forthcoming changes- <ul style="list-style-type: none">• Overview of the journey from Basel I to Basel IV• Overview of the 3 pillars approach• Different approaches for calculating capital for different risks under Pillar 1 viz. Credit, market and operational• Options for calculating credit risk capital- Capital Adequacy Ratio, RWA, PD, EAD, LGD• Pillar 2 capital v/s Pillar 1 capital; calculating capital for risks under Pillar 2, Forward looking assessment• Pillar 3 disclosure guiding principle and requirements of CBO and BIS.• Basel III principles for risk management and corporate governance - Capital norms, components of capital, Capital Conservation Buffer, Countercyclical Capital Buffer and Leverage Ratio• Liquidity framework - Liquidity Coverage Ratio (LCR), Net Stable Funding Ratio (NSFR) and Liquidity Stress Test• Basel IV – New reforms, Standardised approach for credit risk and operational risk, FRTB• Domestic Systemically Important Bank (DSIB) – CBO model, requirements for Banks, Recovery and Resolution Plan (RRP) and Resolution framework• Risk modelling - Stress testing, Reverse stress testing, Scenario analysis			
Certification CBFS certificate of completion for participants who attend all days of training		Training Methods Power point presentation, lecture, group discussions, exercises, case studies, quiz	

RETAIL CREDIT RISK MANAGEMENT			
Course Date	2-3 June 2021	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Mr. Aditya V. Jitani
Key Learning Objectives To enable participants to understand the concept and process of retail credit risk management		Target Participants Staff of branches, staff of Consumer Banking, Consumer Credit Risk, Retail Remedial Management and Internal Audit divisions	
Pre-requisites There are no pre-requisites for this course			
Contents Highlights <ul style="list-style-type: none">• Reasons for growth of retail credit• Importance of retail credit risk management at pre-approval stage - Scoring approach, program approach• Understanding the BCSB report• Credit risk management before and after approval		Certification CBFS certificate of completion for participants who attend all days of training	
		Training Methods Power point presentation, lecture, group discussions, exercises, quiz	

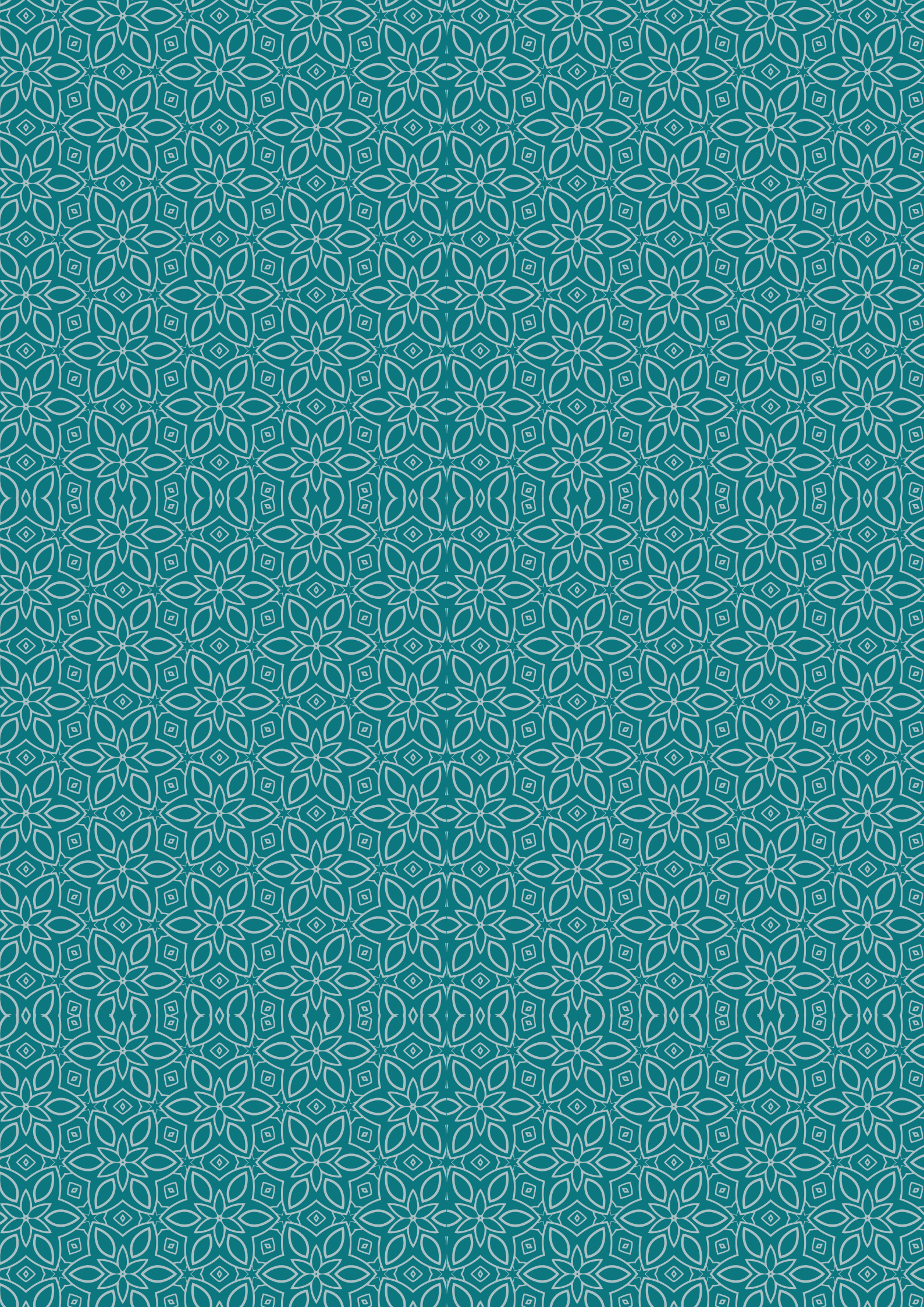
RISK MANAGEMENT

RISK MANAGEMENT SYSTEMS IN BANKS (NEW)			
Course Date	20-21 September 2021	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Mr. Ajantha Madurapperuma
Key Learning Objectives To provide the participants with essential knowledge and understanding of the concepts of risk, types of risks and guidelines on risk management in banks		Target Participants Staff engaged in risk management as well as core business activities and control functions with preferably at least <u>2 years working experience</u>	
Pre-requisites Familiarity with core business activities and organisational functions of banks with general awareness on key products and services and the roles and responsibilities of different departments			
Contents Highlights <ul style="list-style-type: none">• Risk and Uncertainty• Risk and Expected Return• Risk Appetite• Various types of risk• Credit risk• Liquidity risk• Market risk• Operational risk• Other risks• Risk Management Process, including identification, measurement, monitoring, mitigation, reporting and control• Selected inputs from Basel Principles• CBO Guidelines with emphasis on CBO Circular BM 955		Certification CBFS certificate of completion for participants who attend all days of training	
		Training Methods Power point presentation, lecture, group discussions, exercises, case studies, videos, quiz	

 FRAUD RISK MANAGEMENT (WITH ACFE OMAN CHAPTER) (NEW)			
Course Date	10-11 November 2021	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Mr. Jose Chacko
Key Learning Objectives To understand the key provisions of fraud risk management and reporting requirements for banks under CBO circular BM 1153		Target Participants Staff of Operational Risk Management and Internal Audit divisions	
Pre-requisites General awareness of concepts of fraud			
Contents Highlights <ul style="list-style-type: none">▪ Fraud theory▪ How to build fraud theory to audit process▪ Organisational fraud risk assessment▪ Provisions of CBO circular BM 1153		Certification CBFS certificate of completion for participants who attend all days of training	
		Training Methods Power point presentation, lecture, group discussions, exercises, case studies, videos, quiz	



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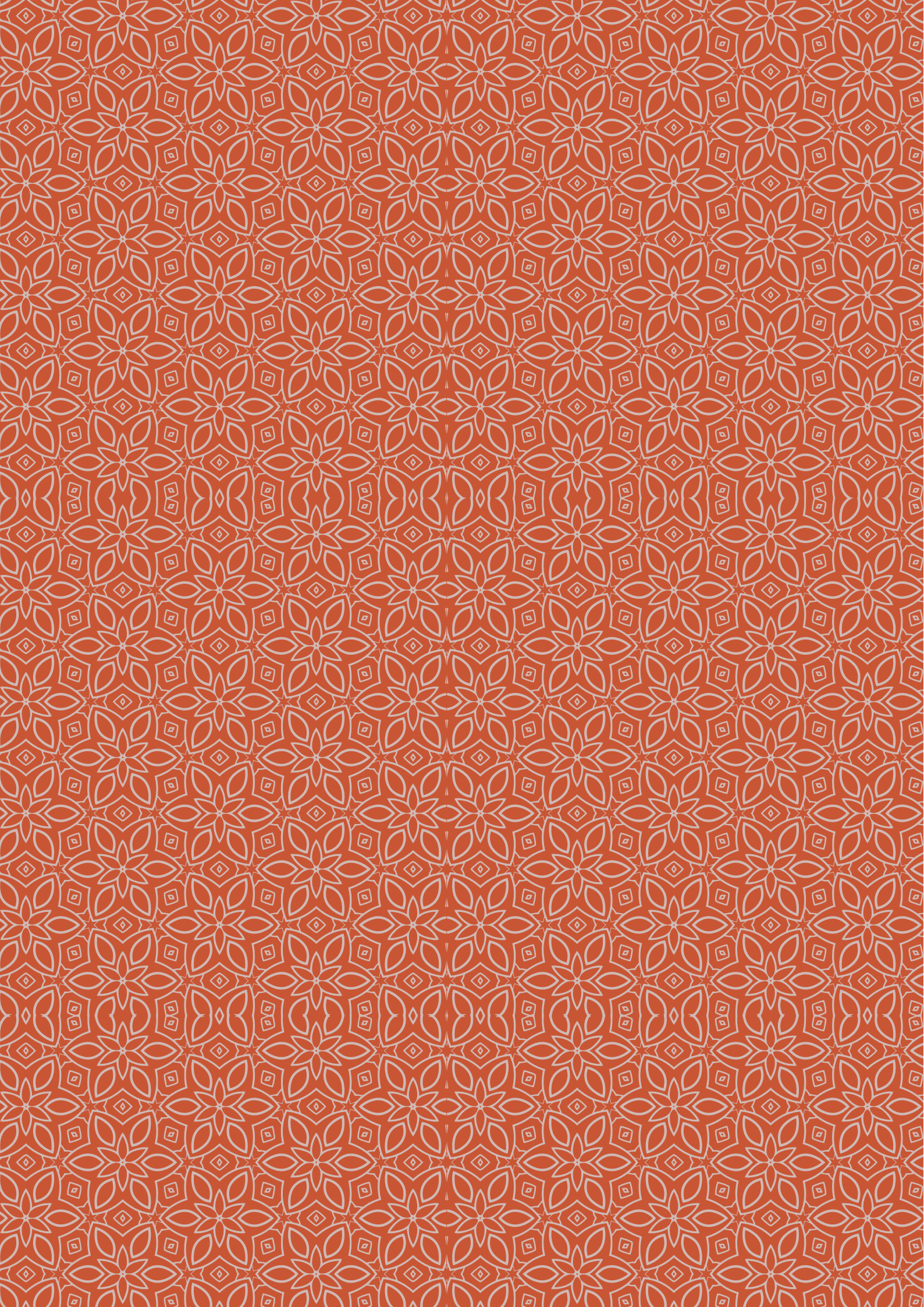
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TREASURY & INVESTMENT BANKING

CBO RULES RELATED TO TREASURY AND ASSET LIABILITY MANAGEMENT (NEW)			
Course Date	5-6 September 2021	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Mr. Sanjeeb Biswas
Key Learning Objectives To enable participants to understand the process and approaches to asset liability management (ALM) in banks and the related CBO rules and regulations to Treasury including CBO Circular BM 955		Target Participants Staff of Treasury (front and back office), Finance, Risk Management and Internal Audit divisions	
Pre-requisites There are no pre-requisites for this course			
Contents Highlights <ul style="list-style-type: none">• Overview of treasury functions and role of treasurer• Management of financial risks in bank balance sheets• Products and techniques used for managing risks• Asset liability management• Role of ALCO and model terms of reference• Study of CBO's ALM model to measure liquidity and interest rate risks• Matched funds transfer pricing		Certification CBFS certificate of completion for participants who attend all days of training	
		Training Methods Power point presentation, lecture, group discussions, numeric exercises, quiz	



PROCESS MANAGEMENT





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PROCESS MANAGEMENT

TRANSACTION BANKING			
Course Date	7-8 April 2021	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Mr. Venu Krishnan
Key Learning Objectives To understand the fundamentals of the transaction banking business with specific reference to its evolution in Oman		Target Participants Staff of Corporate Banking, IT and Operations, Trade Finance and Treasury Divisions with banking experience of less than 3 years	
Pre-requisites There are no pre-requisites for this course			
Contents Highlights <ul style="list-style-type: none">Understanding transaction bankingValue that transaction banks bring to large corporations in treasury and payments, global tradeFuture of transaction banking (Digital)		Certification CBFS certificate of completion for participants who attend all days of training	
		Training Methods Lecture, PowerPoint presentation, group discussions, case studies, video, quiz	

EFFECTIVE PROJECT MANAGEMENT			
Course Date	14-15 June 2021	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Mr. Naresh Chandwani
Key Learning Objectives On completion of this course the participants will be able to understand: <ul style="list-style-type: none">• Best practices of effective project management• Do's and don'ts in project management• Learnings from real experiences		Target Participants Mid-level staff working in Change Management, Project Management, Operations and Information Technology	
Pre-requisites Basic knowledge of project lifecycle (analysis, design, build, test, deploy phase). However, the course is not limited to project managers			
Contents Highlights <ul style="list-style-type: none">• Project management methodology and lifecycles: What to expect in each phase• Attributes of an effective project manager• Triple constraint in project management• Importance of perception management in project management• Business case discussions		Certification CBFS certificate of completion for participants who attend all days of training	
		Training Methods Lecture, Power Point presentation, group discussions, case studies, exercises, quiz	



LEGAL, COMPLIANCE & AUDIT



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LEGAL, COMPLIANCE & AUDIT

 RISK-BASED INTERNAL AUDIT (WITH IIA OMAN CHAPTER) (NEW)			
Course Date	23 February 2021	Duration	1 Day, 4.5 Hours
Location	Virtual (MS Teams)	Speaker	Mr. Devesh Sharma
Key Learning Objectives Working preliminary knowledge about Risk Based Internal Audit techniques and role of Internal Auditors in GRC and Risk Management		Target Participants Intermediate and experienced staff in internal audit department.	
Pre-requisites Graduates and 2-3 years of relevant experience in Internal Audit			
Contents Highlights <ul style="list-style-type: none">• Auditable universe: General attributes• Audit universe risk assessment: Examples• Assessment criteria: Sophistication factors• Risk identification• Risk measurement• Risk prioritization		Certification CBFS certificate of completion for participants who attend all days of training	
		Training Methods Power point presentation, lecture, exercises	

TRADE BASED MONEY LAUNDERING			
Course Date	5-6 April 2021	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Ms. Joyce Noronha
Key Learning Objectives <ul style="list-style-type: none"> • To understand the key challenges in detecting trade-based money laundering (TBML) and how these challenges can be effectively addressed • To identify best practices to identify TBML, 'red-flag' indicators in various documents used in trade finance transactions • To use reasonable judgement to detect the existence of money laundering in international trade transactions • To propose sound Anti-Money Laundering (AML) measures that may be integrated into existing ones relating to trade finance • To implement effective economic sanction programs to address various challenges 			
Target Participants Staff of Trade Finance, Compliance, Risk Management and Internal Audit divisions		Pre-requisites Participants should have a basic understanding of the meaning and stages in the AML process	
Contents Highlights <ul style="list-style-type: none"> • Concepts of trade- based money-laundering (TBML) • Process of money laundering in international trade • Key participants associated with TBML and their role • Major TBML typologies • Management of risks associated with TBML • Emerging technologies in mitigating risks associated with TBML • TBML - Regulatory framework 		Certification CBFS certificate of completion for participants who attend all days of training	
		Training Methods Power Point presentation, lecture, group discussions, exercises, case studies	


LEGAL, COMPLIANCE & AUDIT

INSTRUCTIONS UNDER LAW ON COMBATING MONEY LAUNDERING AND TERRORIST FINANCING (NEW)			
Course Date	8-9 June 2021	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Mr. Damian O’Riordan
Key Learning Objectives To understand the key provisions of the Money Laundering Law of Oman especially on customer due diligence, reporting of suspicious transactions, obligations of banks, their management and staff and penal provisions for any lapses in relation to these obligations thereunder		Target Participants Staff of branches, Retail Banking Operations, Corporate Banking Operations, Legal, Risk Management, Compliance and Internal Audit divisions	
Pre-requisites Participants should have a basic understanding of the meaning and stages in the Anti Money Laundering (AML) process			
Contents Highlights <ul style="list-style-type: none">Scope of the Money Laundering LawDefinitionsClient due diligence by a relevant entitySuspicious transactions reportingObligations and penal provisions		Certification CBFS certificate of completion for participants who attend all days of training	
		Training Methods Power Point presentation, lecture, group discussions, exercises, case studies, quiz	

INTRODUCTION TO PROJECT AUDITING			
Course Date	14-15 June 2021	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Mr. Sayyed Mohammad Danish
Key Learning Objectives To be able to structure and manage the project audit activity, determine any dangers to the project, reduce chances of project failure		Target Participants Staff of Information Technology, Project Management and Internal Audit divisions	
Pre-requisites A good basic knowledge of project management process			
Contents Highlights <ul style="list-style-type: none">▪ Benefits of project audit▪ Types of project audits and reviews▪ Building the audit team▪ Selecting projects to audit and audit planning▪ Conducting the audit▪ Following-up and mastering project audit▪ Finalizing and closing the audit		Certification CBFS certificate of completion for participants who attend all days of training	
		Training Methods Power point presentation, lecture, group discussions, exercises, case studies, videos, quiz	

LEGAL, COMPLIANCE & AUDIT

FRAUD CONTROL			
Course Date	13-14 September 2021	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Mr. Alan Sean Harte
Key Learning Objectives To understand the causes of fraud and the approaches to fraud prevention and detection		Target Participants Divisional, Section Heads, Team Leaders, Regional Managers, Branch Managers, Assistant Branch Managers, Regional Operations Controllers, staff of branches, staff of Retail Banking, Corporate Banking, Operations, Risk Management, Legal, Compliance and Internal Audit divisions	
Pre-requisites There are no pre-requisites for this course			
Contents Highlights <ul style="list-style-type: none">• Meaning of fraud• Causes of fraud• Need for fraud control• Fraud prevention and detection		Certification CBFS certificate of completion for participants who attend all days of training	
		Training Methods Power point presentation, lecture, group discussions, exercises, case studies, videos, quiz	

 ROLE OF INTERNAL AUDITOR IN ENTERPRISE RISK MANAGEMENT (WITH IIA OMAN CHAPTER) (NEW)			
Course Date	7 October 2021	Duration	1 Day, 4.5 Hours
Location	Virtual (MS Teams)	Speaker	Mr. Waleed Al Abri
Key Learning Objectives Working Preliminary knowledge about Risk Based Internal Audit techniques and role of Internal Auditors in GRC and Risk Management		Target Participants Intermediate and experienced staff in internal audit department.	
Pre-requisites Graduates and 2-3 years of relevant experience in Internal Audit			
Contents Highlights <ul style="list-style-type: none">• The orientation of ERM Framework (COSO ERM, ISO 31000)• Risk definitions• Risk management definitions and Risk management assessment criteria• Auditing ERM Process		Certification CBFS certificate of completion for participants who attend all days of training	
		Training Methods Power point presentation, lecture, exercises	



HUMAN RESOURCES MANAGEMENT

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Adil Al Rahbi
Head of Human Resources

The programme is designed to develop the skills of promising individuals and prepare them for future leadership.

LEAD is different to other programmes, because it does not end when the training courses finish. Work opportunities are offered after graduation to provide employees with practical experience, including:

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The LEAD programme is in line with the Bank's transformation strategy, which was launched several years ago. In this, we devised a road map to identify the Bank's human resource needs in the coming years, and the qualifications and competencies that each individual requires to succeed within the institution, especially at leadership and executive management level.



Rashad Al Musafir
Chief Executive Officer

The result was the creation of a set of specialised training programmes that help us achieve our strategic goals. One of the most important programmes is 'LEAD', which focuses on preparing middle and senior management for more responsibilities by enhancing their knowledge and skills sets. The program, which recently completed its third edition, has achieved unprecedented success at strategic level.

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2017

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2018

LEAD 3
2019

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each round



6 month
programme

5 Modules

- ✓ 4 x 2 days
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Workshops**

Programme Topics



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leadership



Problem
analysis



Leadership
development



Self-
awareness



Strategic
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Personal
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**Programme
Designer**

'LEAD' is a cooperation between Oman Arab Bank's Human Resource Division and Inspirational Development Group (IDG), a leadership and management performance consultancy.

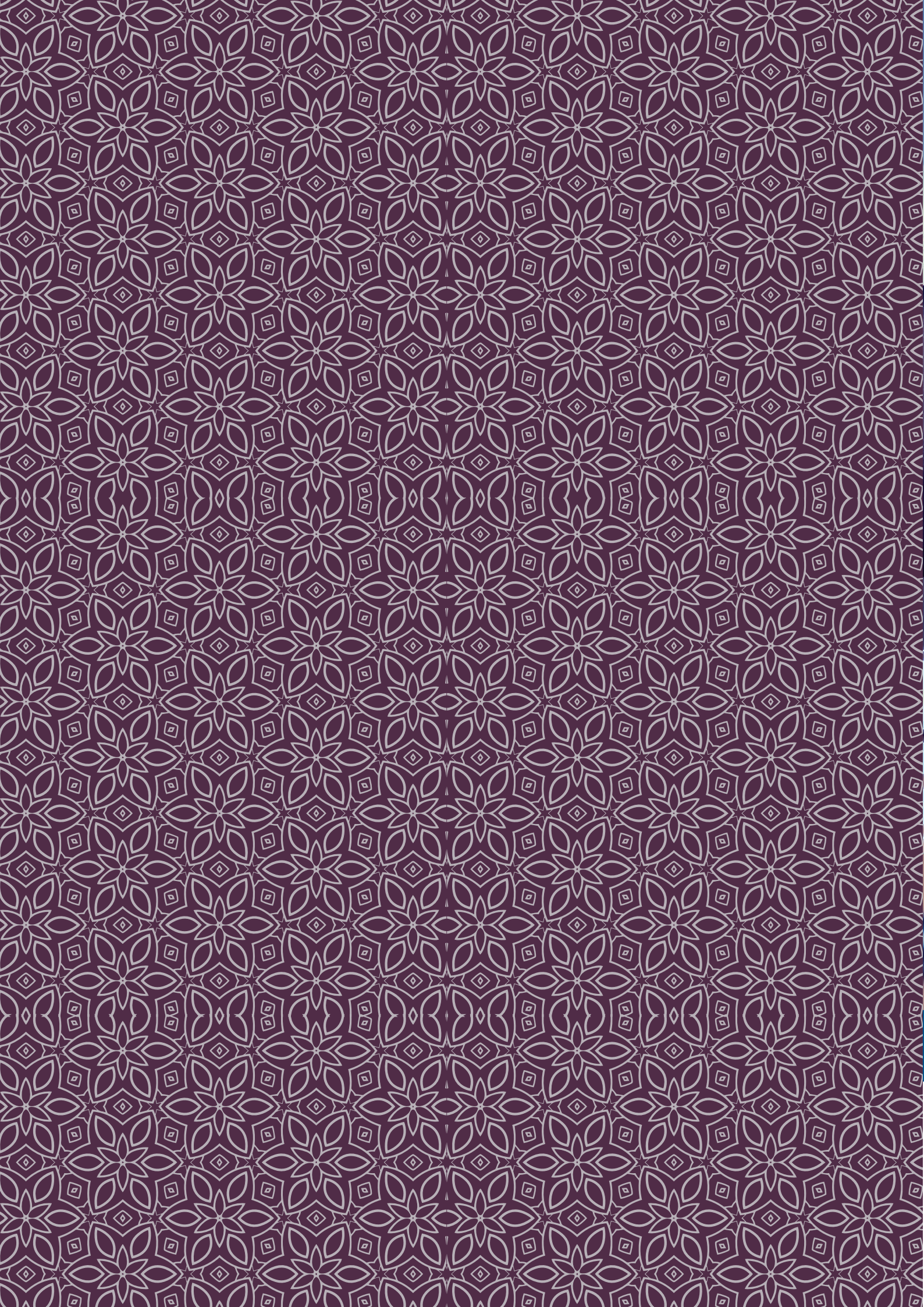
HUMAN RESOURCES MANAGEMENT

TRAIN THE TRAINER			
Course Date	13-14 January 2021	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Dr. Binu James Mathew
Key Learning Objectives		Target Participants	
How to use more engaging training sessions that capture trainees’ attention, using several online and classroom activities to ensure retention of learning		Training faculty, line managers whose job duties include conducting training courses or sessions	
Pre-requisites There are no pre-requisites for this course			
Contents Highlights		Certification	
<ul style="list-style-type: none">• How adults learn: Concepts• Presentation and facilitation skills• Gestures and body language tips• Audio-visual aids: Effective use of PowerPoint and videos• Teamwork and group activities• Online activities and games• Training: practical session		CBFS certificate of completion for participants who attend all days of training	
		Training Methods	
		Power point presentation, lecture, group discussions, exercises, activities, videos, quiz	

TALENT MANAGEMENT & SUCCESSION PLANNING			
Course Date	6-7 October 2021	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Ms. Olivia Al Farsi
Key Learning Objectives To understand the key issues involved in talent management and the various approaches to manage talent to meet current and future strategic requirements		Target Participants Staff of HR and other divisions who are involved in strategic HR function with <u>minimum experience of 5 years</u> in the HR function	
Pre-requisites Participants should have a basic knowledge of the functional areas of HR and their inter-relationship			
Contents Highlights <ul style="list-style-type: none">▪ Need for managing talent▪ Approaches to talent management▪ Meaning and purpose of succession planning▪ Key elements in succession planning		Certification CBFS certificate of completion for participants who attend all days of training	
		Training Methods Power point presentation, lecture, group discussions, case studies, exercises, activities, videos	



INFORMATION TECHNOLOGY





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INFORMATION TECHNOLOGY AND INFORMATION SECURITY

CRM SYSTEMS IN BANKS			
Course Date	18-19 January 2021	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Mr. Venu Krishnan
Key Learning Objectives On completion of this course the participants will be able to: - <ul style="list-style-type: none">• Define of Customer Relationship Management (CRM)• Identify Types of CRM systems• Appreciate the dependency of CRM on data and technology		Target Participants Managerial level staff in Retail Banking (Branches, E-Channels, Cards, Call Centre, Relationship Managers), MIS, Investment Banking, IT, Compliance, Risk Management and Internal Audit Divisions	
Pre-requisites There are no pre-requisites for this course			
Contents Highlights <ul style="list-style-type: none">• Scope and need for CRM systems• How banks can enhance product sales and service standards• Leveraging technology in CRM system implementation• Latest developments in CRM- Use of Artificial Intelligence and Machine Learning		Certification CBFS certificate of completion for participants who attend all days of training	
		Training Methods Lecture, PowerPoint presentation, group discussions, case studies, video, quiz	

MS EXCEL INTERMEDIATE			
Course Dates	2-3 March 2021 11-12 October 2021 (repeat)	Duration	2 Days, 12 Hours
Location	Muscat	Speakers	Ms. Priya Gopal Mr. Surendra Kumar Varshney
Key Learning Objectives To develop an understanding of the ways in which MS Excel can be used to support organizations’ activities		Target Participants All staff	
Pre-requisites Participants should have a good basic knowledge of computers and keyboard functions			
Contents Highlights <ul style="list-style-type: none">• Creating a worksheet and an embedded chart• Formula, functions formatting and web queries• What-if analysis, charting and working with large worksheets• Financial functional data tables, authorization schedules and hyperlinks		Certification CBFS certificate of completion for participants who attend all days of training	
		Training Methods Power point presentation, lecture, lab work	

INFORMATION TECHNOLOGY AND INFORMATION SECURITY

<div> SECURITY OF ELECTRONIC BANKING SYSTEMS (WITH ISACA MUSCAT CHAPTER) (NEW)</div>			
Course Date	24-25 March 2021	Duration	2 Days, 12 Hours
Location	Muscat	Speakers	Mr. Aji Bhaskar and Mr. Guruvayurappan Mani
Key Learning Objectives To understand: <ul style="list-style-type: none">• Digital transformation and its impact on banking systems• How to protect the bank and its customers• CBO requirements on security control practices in line with BASEL principles, cyber security management framework and other industry standards• How to perform Gap Assessment on the CBO requirements and implementation of information security (IS) program to manage governance, risk and compliance		Target Participants Staff of Retail Banking & Corporate Banking (E-Channels) Information Security, Information Technology – IT-Security, Operations, Risk Management, Compliance and Internal Audit Divisions	
Pre-requisites General understanding of Banking Systems			
Contents Highlights <ul style="list-style-type: none">• Electronic banking systems and digital transformation• Threats and vulnerabilities and their mitigation• CBO requirements on security of electronic banking systems –Circular BM 1136 and ‘Risk Management Principles for Electronic Banking’ published by BASEL committee on Banking Supervision (BCBS)• Overview of associated security control practices and Guidance on Gap Assessment, implementation of IS program and GRC		Certification CBFS certificate of completion for participants who attend all days of training	
		Training Methods Lecture, PowerPoint presentation, group discussions, case studies, video, quiz, exercises/activities	

INFORMATION TECHNOLOGY AND INFORMATION SECURITY

MS EXCEL ADVANCED			
Course Dates	19-20 May 2021 13-14 October 2021 (repeat)	Duration	2 Days, 12 Hours
Location	Muscat	Speakers	Mr. Mirza Jamal Ahmed Mr. Shihab Al Yarubi
Key Learning Objectives To help the participants learn advanced functionality of MS Excel so that they can create effectiveness and efficiencies at their job environment		Target Participants All staff	
Pre-requisites Participants should have previously attended the MS Excel -Intermediate course at CBFS or should pass the MS Excel placement test of CBFS Note: basic concepts of MS Excel will not be discussed in this course			
Contents Highlights <ul style="list-style-type: none">Advanced techniques to arrange and retrieve required dataHandling multiple worksheets and workbooks in a business environmentPivot table handlingCreating efficiencies through macro		Certification CBFS certificate of completion for participants who attend all days of training	
		Training Methods Power point presentation, lecture, lab work	

PREPARING BUSINESS DASHBOARDS USING EXCEL			
Course Date	9-10 June 2021	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Mr. Vaheed Ubaidullah
Key Learning Objectives This course will orient the participants in developing the preliminary data visualization skills needed to design any dashboards in MS Excel, the way they wanted. A dashboard is a visual display of the most important information needed to achieve one or more objectives; consolidated and arranged on a single screen so the information can be monitored briefly		Target Participants All staff particularly those in business, critical functions, involving analysis and reporting of extensive business data	
Pre-requisites Familiarity with general features and use of MS Excel			
Contents Highlights <ul style="list-style-type: none">• Dashboards vs reports• Best practices in dashboarding• Understanding the best data modeling practices• Excel functions to deliver data• Designing smart tables that expand with data• Data Tables• Sparklines• Formatting visualizations• Pivot table		Certification CBFS certificate of completion for participants who attend all days of training	
		Training Methods Power point presentation, lecture, exercises, lab work	



INFORMATION TECHNOLOGY AND INFORMATION SECURITY

FINANCIAL MODELLING USING MS EXCEL

Course Date	4-5 October 2021	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Mr. Vaheed Z. Ubaidullah
Key Learning Objectives To integrate MS Excel as a tool in financial planning and analysis		Target Participants Staff working in Corporate Banking, Corporate Credit Risk, Investment Banking and Internal Audit departments	
Pre-requisites Participants attending this course should have attended the “MS Excel Intermediate” and/or “MS Excel Advanced” courses offered by CBFS and should be proficient in the general features and use of MS Excel			
Note: General concepts of MS Excel will not be covered in this course			
Contents Highlights <ul style="list-style-type: none">• Introduction to specific functionality• Building a financial statement using MS Excel• Free cash flow analysis• Introduction to financial models• Analysis of financial models:<ul style="list-style-type: none">• Sensitivity analysis• Contribution margin analysis• Financial ratio analysis		Certification CBFS certificate of completion for participants who attend all days of training	
		Training Methods Power point presentation, lecture, exercises, lab work	

ADVANCED FINANCIAL MODELLING USING MS EXCEL

Course Date	3-4 November 2021	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Mr. Vaheed Z. Ubaidullah
Key Learning Objectives To integrate MS Excel as a tool in forecasting and risk analysis		Target Participants Staff working in corporate banking, corporate credit risk, investment banking, internal audit departments	
Pre-requisites Participants attending this course should have earlier attended the “Financial Modeling Using MS Excel” course offered by CBFS and should be proficient in the general features and use of MS Excel. Note: General concepts of MS Excel will not be covered in this course			
Contents Highlights <ul style="list-style-type: none">▪ Sensitivity analysis with data tables▪ Fitting exponential growth to estimate the growth of companies▪ Using multiple regression to forecast sales▪ Determining monthly loan payments▪ Multi-period capital budgeting▪ Finding value at risk of a portfolio▪ Computing value at risk for forwards and futures▪ Simulating yield curve movements based on historical data▪ Simulating long term growth		Certification CBFS certificate of completion for participants who attend all days of training	
		Training Methods Power point presentation, lecture, exercises, lab work	



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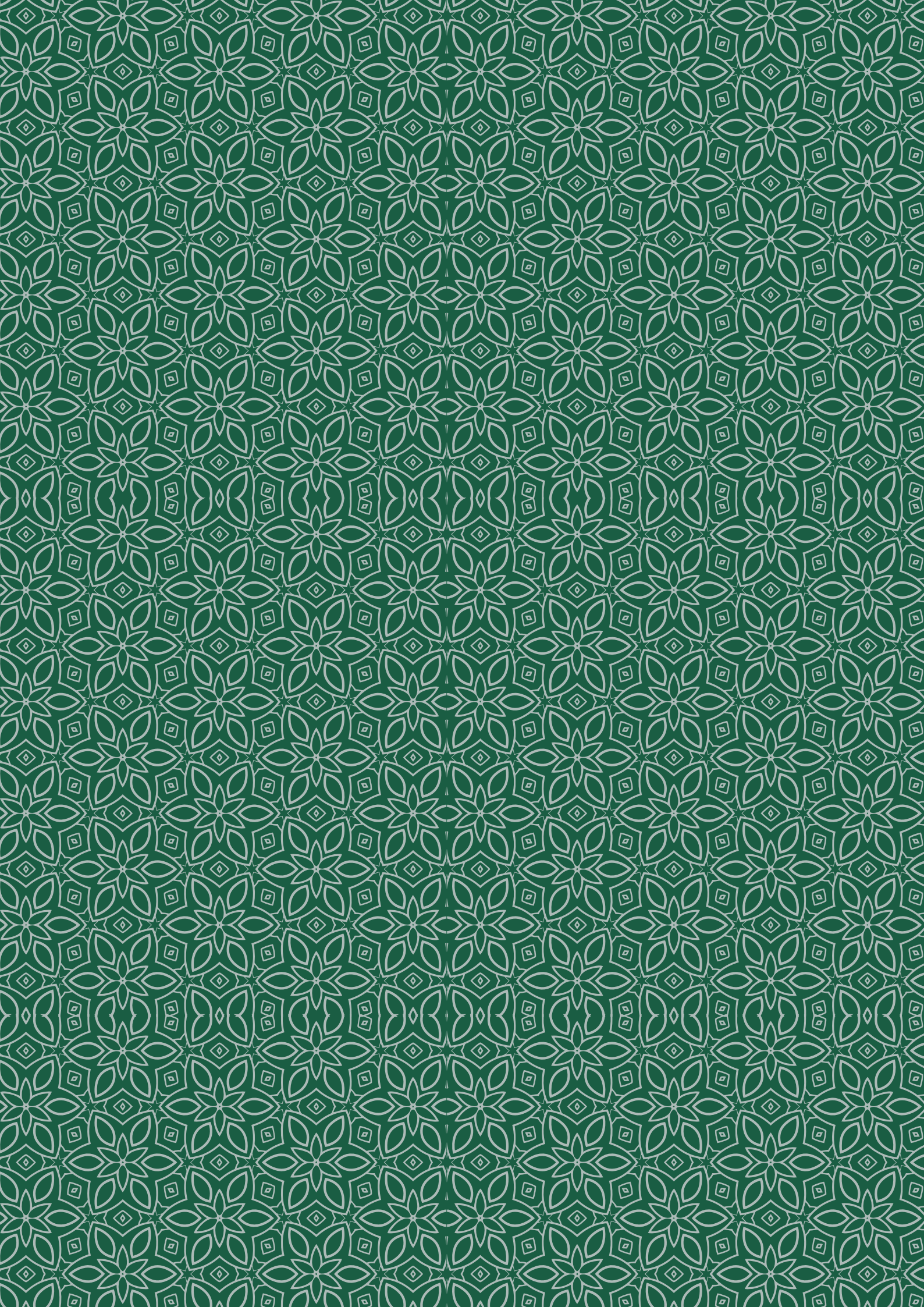
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MANAGERIAL SKILLS



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MANAGERIAL SKILLS

BUSINESS WRITING IN 3 PARTS (LETTERS, MEMOS/EMAILS, REPORTS)		
Course Dates	6-7 January 2021 - Part I (Virtual) 20-21 January 2021 - Part II (Virtual) 8-9 March 2021- Part III (Virtual)	1-2 September 2021 - Part I 15-16 September 2021 - Part II 5,6-7 October 2021 - Part III
Duration	6 Days (30 Hours) divided into 3 parts (virtual) 7 Days (42 Hours) divided into 3 parts of 2 or 3 days each	
Location	Muscat (For virtual- Own location, MS Teams)	
Speakers	Dr. Ashok Kumar Nair (Part I & II) Dr. Binu James Mathew (Part III) and Part I, II and III (Virtual)	
Key Learning Objectives	To understand the principles of business writing and apply the process of business writing to any business message for increased effectiveness in their business communications	
Target Participants	All Staff	
Pre-requisites	This is <u>not</u> a grammar course. Hence participants should have basic knowledge of English and should be able to write simple sentences	
Contents Highlights	<p>Part I</p> <ul style="list-style-type: none"> Principles of business writing Different types of business letters Structure, layout and styles of presentation Planning of a letter <p>Part II</p> <ul style="list-style-type: none"> Essentials of e-mails and memos Structure and layout of e-mails and memo Planning of e-mails and memo E-mail management and etiquette <p>Part III</p> <ul style="list-style-type: none"> Reports and presentation of information Various types of data and reports Format, layout and design of reports Planning and writing a report Use of technology for visual representation of data in reports 	
Certification	CBFS certificate of completion for participants who attend all days of training in all the 3 parts	
Training Methods	Power point presentation, lecture, group discussions, exercises, activities, videos quiz, lab work (for Part III)	

MANAGERIAL SKILLS

BUSINESS WRITING IN 2 PARTS (LETTERS, MEMOS/EMAILS)			
Course Dates	2,3-4 February 2021 - Part I (Sohar) 16,17-18 February 2021 - Part II (Sohar) 9,10-11 November 2021 - Part I (Salalah) 23,24-25 November 2021 - Part II (Salalah)	Duration	6 Days (18 Hours) divided into 2 parts of 3 days (9 hours) each
Locations	Sohar, Salalah	Speaker	Dr. Binu James Mathew
Key Learning Objectives To understand the principles of business writing and apply the process of business writing to any business message for increased effectiveness in their business communications		Target Participants All Staff	
Pre-requisites This is <u>not</u> a grammar course. Hence participants should have basic knowledge of English and should be able to write simple sentences			
Contents Highlights <u>Part I</u> <ul style="list-style-type: none">Principles of business writingDifferent types of business lettersStructure, layout and styles of presentationPlanning of a letter <u>Part II</u> <ul style="list-style-type: none">Essentials of e-mails and memosStructure and layout of e-mails and memoPlanning of e-mails and memoE-mail management and étiquette		Certification CBFS certificate of completion for participants who attend all days of training in all the 2 parts	
		Training Methods Power point presentation, lecture, group discussions, exercises, activities, videos quiz	

NEGOTIATION SKILLS			
Course Date	3-4 February 2021	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Mr. Ehab Gadallah Eid Mustafa
Key Learning Objectives To understand the negotiation process and maximize negotiation effectiveness to achieve the desired outcomes		Target Participants Divisional, Section, Unit Heads, Team Leaders, Regional/ District/ Area Managers, Branch Managers, Assistant Branch Managers, staff involved in sales, purchasing or procurement	
Pre-requisites Participants should be in a job function which requires them to do negotiations (internal/ external) on a regular basis			
Contents Highlights <ul style="list-style-type: none">• Concepts and definition of negotiation• Negotiation process• Negotiation styles• Role of communication in negotiations• Tips to improve negotiation skills		Certification CBFS certificate of completion for participants who attend all days of training	
		Training Methods Power point presentation, lecture, group discussions, exercises/activities, case studies, role plays, videos	

MANAGERIAL SKILLS

ADVANCED BUSINESS WRITING (IN 2 PARTS)			
Course Dates	2-3 March 2021 - Part I 23-24 March 2021 - Part II 1-2 November 2021 - Part I (Virtual) 15-16 November 2021 - Part II (Virtual)	Durations	4 Days, 24 Hours 4 Days, 20 Hours (Virtual)
Location	Muscat (For virtual- Own location, MS Teams)	Speaker	Dr. Ashok Kumar Nair
Key Learning Objectives To enable the participants to identify their writing challenges, make their writing clear, concise, and correct, improve sentence construction and paragraph development, identify ways to make their writing simpler and easier to read, use the readability index and develop effective business letters for tough situations			
Target Participants All staff			
Pre-requisites Participants should have attended the "Business Writing" Course (In 3 parts) of CBFS			
Contents Highlights Part I <ul style="list-style-type: none"> • 7 C's of written communication • Writing for different channels • Written business communication process • Communication barriers • Writing to the audience • Tone in business writing • Writing without cultural flaming Part II <ul style="list-style-type: none"> • Role of perception in business writing • Ineffective business writing • Information-rich writing • Personally addressed written communication • Writing as senders and reading as receivers • Written linguistic styles 		Certification CBFS certificate of completion for participants who attend all days of training in both the parts	
		Training Methods Power point presentation, lecture, group discussions, exercises/activities, videos, quiz	

BUSINESS COMMUNICATION			
Course Dates	5-6 April 2021 6-7 December 2021 (Virtual)	Durations	2 Days, 12 Hours 2 Days, 10 Hours (Virtual)
Location	Muscat (For virtual- Own location, MS Teams)	Speaker	Dr. Binu James Mathew
Key Learning Objectives To effectively use business communication (written and online) and enhance oral communication skills		Target Participants All staff	
Pre-requisites There are no pre-requisites for this course			
Contents Highlights <ul style="list-style-type: none">Principles of business communicationOral communication skills at workplace (face to face and on telephone)Types of letters and memos (electronic/paper)Structures, layout and styles of presentationEffective language in formal communicationPlanning of letters, memos and e-mails		Certification CBFS certificate of completion for participants who attend all days of training	
		Training Methods Power point presentation, lecture, group discussions, exercises/activities, videos, quiz	

MANAGERIAL SKILLS

TEAM BUILDING SIMULATION			
Course Date	8-9 September 2021	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Dr. Binu James Mathew
Key Learning Objectives To understand the characteristics of an effective team and implement techniques to build effective teams at their workplace		Target Participants Divisional, Section Heads, Regional/District/Area Managers, Branch Managers, Assistant Branch Managers, Team Leaders	
Pre-requisites Participants should have <u>minimum work experience of 5 years</u> and should be leading teams			
Contents Highlights Foundations of an effective team Stages in team building The ‘Communication Derailed’ game <ul style="list-style-type: none">Importance of communication in teamsCommunication issues that occur during team interactions Activity – ‘Win as much as you can’ The ‘Jungle Escape’ game <ul style="list-style-type: none">Characteristics of effective teamsImportant elements of inter-team functioning Note: This will be an exclusively activity-based training using reputed off the shelf game kits		Certification CBFS certificate of completion for participants who attend all days of training Training Methods Game based simulation, Power point presentation, lecture (debriefing) , group discussions	

MANAGER AS A COACH			
Course Date	22-23 September 2021	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Ms. Ghaya Al Barwani
Key Learning Objectives To understand the importance of coaching and learn to apply coaching techniques to develop the latent potential in their team members		Target Participants Divisional, Section Heads, Regional/District/Area Managers, Branch Managers, Assistant Branch Managers, Team Leaders	
Pre-requisites Participants should have <u>minimum work experience of 5 years</u> and should be leading teams			
Contents Highlights <ul style="list-style-type: none">What is coaching?Different coaching stylesEssentials of a good coachThe coaching processConducting a coaching meetingOvercoming coaching problems		Certification CBFS certificate of completion for participants who attend all days of training	
		Training Methods Power point presentation, lecture, group discussions, exercises/activities, role plays, video	



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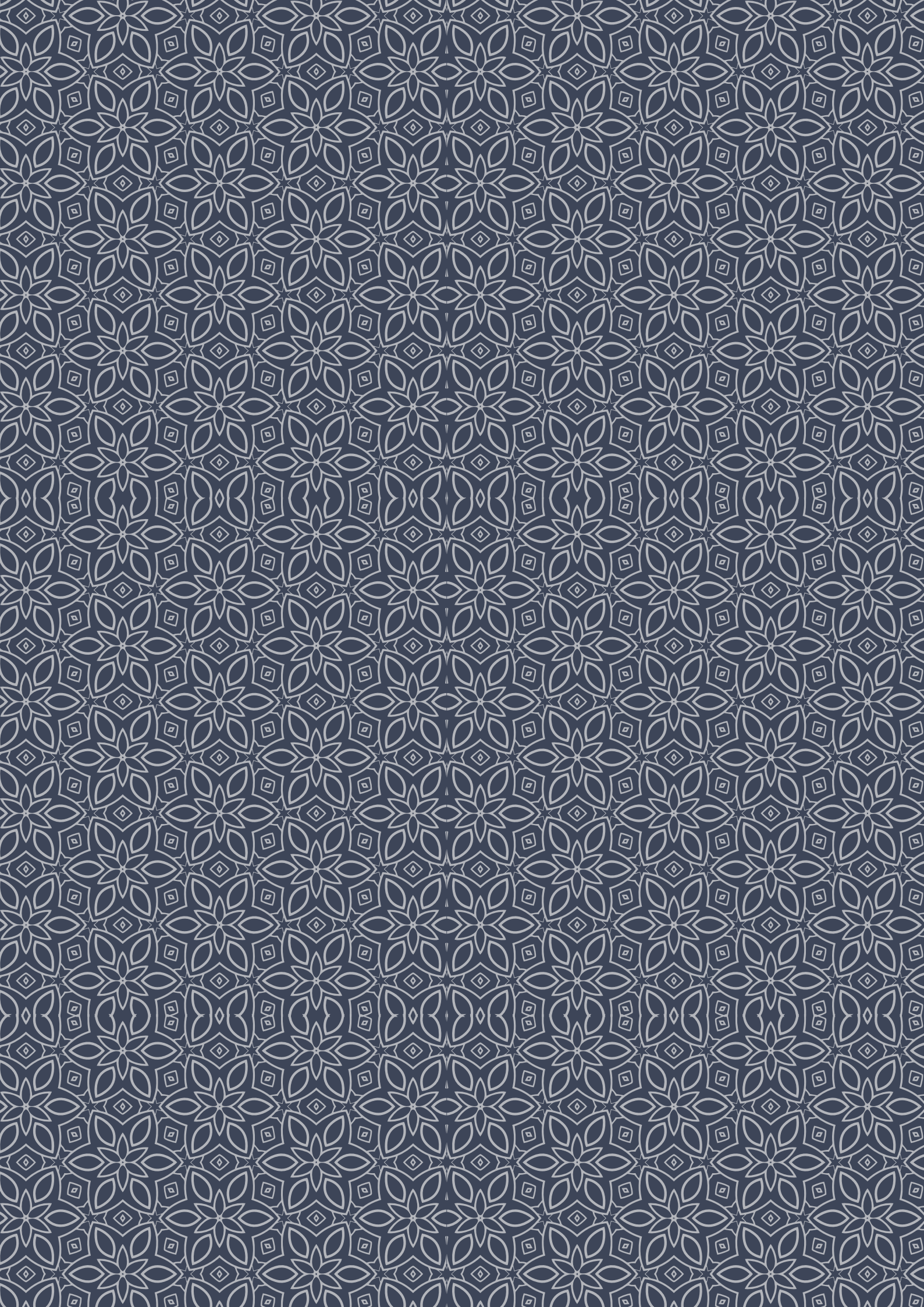
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FINANCE & ACCOUNTING

BANK ACCOUNTING			
Course Date	3-4 February 2021	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	CA Sujatha Bhat
Key Learning Objectives To understand the accounting cycle for banks and the preparation of bank financial statements		Target Participants All staff	
Pre-requisites Participants should have a good basic knowledge of general accounting			
Contents Highlights <ul style="list-style-type: none">The accounting cyclesFinancial statements of banksThe income statement and its componentsThe balance sheet and its componentsOff-balance sheet items (contingent liabilities and commitments)		Certification CBFS certificate of completion for participants who attend all days of training	
		Training Methods Power point presentation, lecture, group discussions, numeric exercises, case studies, quiz	

 SEMINAR ON VAT AND TAXATION (WITH PWC OMAN)			
Course Date	16 February 2021	Duration	1 Day, 6 Hours
Location	Muscat	Speakers	Ms. Pushpa Malani, Ms. Fatma Al Rawahi, Ms. Jesal Shah and Mr. Vishwajeet Bhosale
Key Learning Objectives At the end of the course, participants will be able to understand- <ul style="list-style-type: none"> The current status of VAT in the GCC and Oman The background and key features of VAT Common VAT issues in the financial services sector The background and scope of WHT The application and practical considerations of WHT 		Target Participants Staff of Finance and Internal Audit divisions	
		Pre-requisites Participants should have a basic knowledge of accounting principles	
Contents Highlights <ul style="list-style-type: none"> Introduction to VAT Key VAT principles VAT compliance considerations Basic concepts of WHT and 'specified payments' WHT scope and compliance Double tax Treaties and practical aspects 		Certification CBFS certificate of completion for participants who attend full day of training	
		Training Methods Power Point presentation, lecture, group discussions, exercises, videos, quiz	

FINANCE & ACCOUNTING

 IFRS 9 AND ITS IMPACT ON LOAN CLASSIFICATION AND PROVISIONING (WITH ICAI MUSCAT CHAPTER)			
Course Date	24-25 May 2021	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Speaker from ICAI Muscat Chapter
Key Learning Objectives To understand the provisions of IFRS of relevance to banks		Target Participants Staff of Treasury, Risk Management, Finance and Internal Audit divisions	
Pre-requisites There are no pre-requisites for this course			
Contents Highlights <ul style="list-style-type: none">• Overview of IFRS• IAS 1 - Presentation of Financial Statements• IFRS 9 - Financial Instruments• IFRS 16 - Leases		Certification CBFS certificate of completion for participants who attend all days of training	
		Training Methods Power point presentation, lecture, group discussions, numeric exercises, quiz	

FINANCE FOR NON-FINANCE PEOPLE			
Course Date	13,14-15 September 2021	Duration	3 Days, 18 Hours
Location	Muscat	Speaker	Dr. Roslin Lazarus
Key Learning Objectives To understand financial statements, analyses and interpret them and use the information to make informed financial decisions		Target Participants Staff not having background of finance who are seeking to gain an insight into basic concepts of finance	
Pre-requisites There are no pre-requisites for this course			
Contents Highlights <ul style="list-style-type: none">• Overview of the accounting cycle• Understanding financial statements - Income statement, statement of financial position• Analysis and interpretation of financial statements• Management of liquidity - cash flow analysis and budgeting		Certification CBFS certificate of completion for participants who attend all days of training	
		Training Methods Power point presentation, lecture, group discussions, numeric exercises, case studies, quiz	

FINANCE, ACCOUNTING & ECONOMICS

ANALYSIS AND INTERPRETATION OF BANK FINANCIAL STATEMENTS			
Course Date	1-2 November 2021	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	CA Sujatha Bhat
Key Learning Objectives		Target Participants	
To be able to evaluate the financial health of a bank through ratios based on the CAMEL categories (Capital Adequacy, Asset Quality, Management, Earnings, Liquidity) and other analytical and assessment tools		Staff working in Finance, Investment Banking, International Banking Financial Institutions, Correspondent Banking, Risk Management, Compliance and Internal Audit divisions	
Pre-requisites Participants should have attended the “Bank Accounting” course of CBFS			
Contents Highlights		Certification	
<ul style="list-style-type: none">• The need for evaluating the financial health of banks• The metrics/ratios used for evaluation• Analysis and interpretation• Inter-firm and inter period analysis• Examining regulatory requirements		CBFS certificate of completion for participants who attend all days of training	
		Training Methods	
		Power point presentation, lecture, group discussions, numeric exercises, case studies, quiz	



ISLAMIC BANKING

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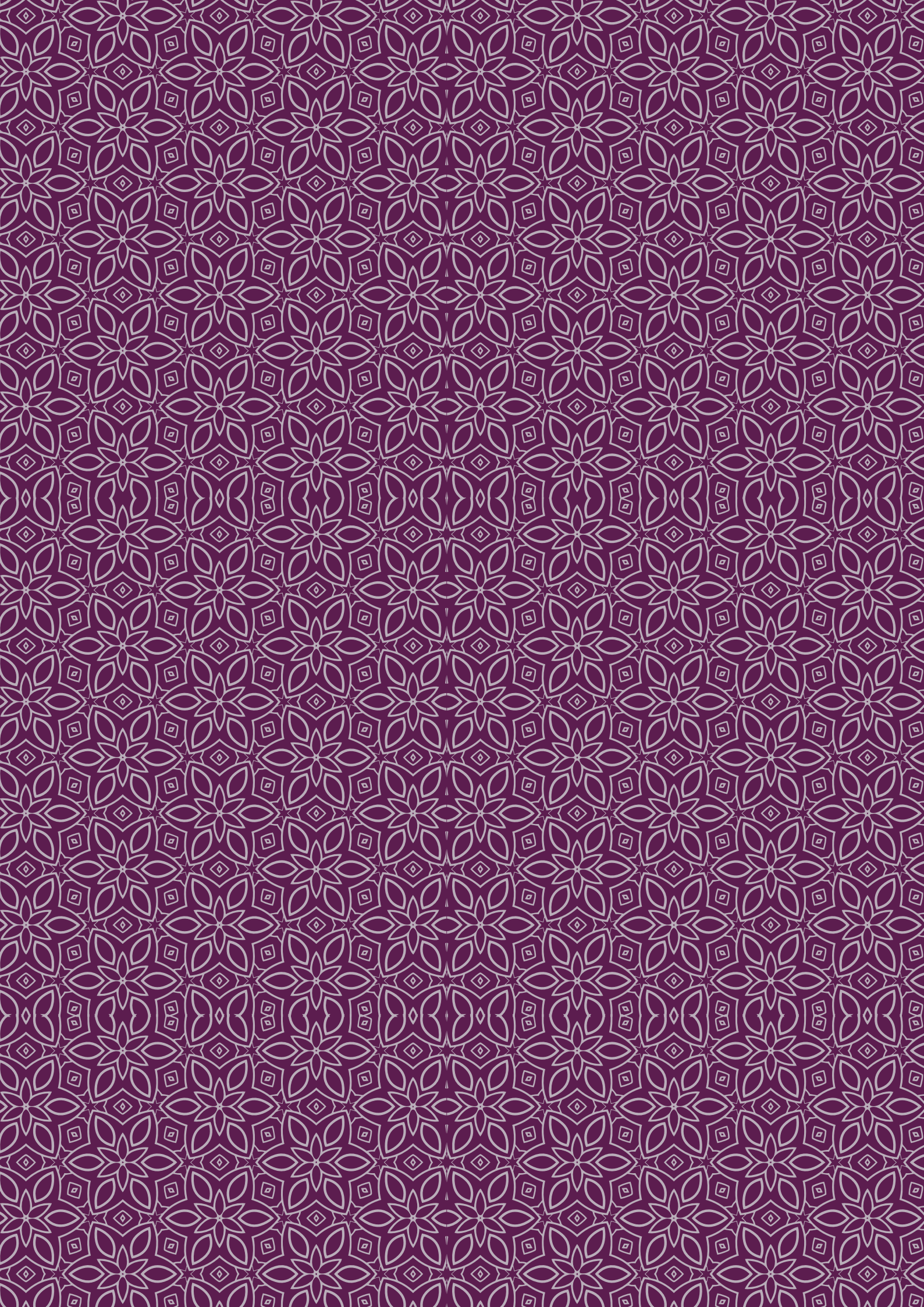
ISLAMIC BANKING

ISLAMIC BANKING REGULATORY FRAMEWORK OF CBO (NEW)			
Course Date	3-4 March 2021	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Mr. Mohammed Farzan
Key Learning Objectives To create a sound understanding of the regulatory requirements of IBRF relating to, among others, licensing rules and guidance applicable to banks and windows regulated and supervised by CBO and Sharia governance framework to ensure Sharia compliance in Islamic banking operations in Oman.		Target Participants Staff of Business, Operations, Risk Management, Compliance and Internal Audit Divisions of Islamic banks/windows	
Pre-requisites A basic knowledge of general principles of Islamic banking			
Contents Highlights <ul style="list-style-type: none">• Authorized Islamic banking business• Accepting deposits and managing UIA and RIA accounts• Providing Islamic finance products• Issuing administrating means of payment• Basics of licensing requirements, policy and procedures• Audit and control		Certification CBFS certificate of completion for participants who attend all days of training	
		Training Methods Power Point presentation, lecture, group discussions, case studies, exercises, quiz	

PREPARATORY TRAINING FOR 'FUNDAMENTALS OF ISLAMIC BANKING & FINANCE' CERTIFICATION OF CISI, UK (IN 2 PARTS) (NEW)			
Course Dates	6-7 September 2021 (Part I) 20-21 September 2021 (Part II)	Duration	4 Days, 24 Hours (Divided into 2 parts of 2 days, 12 hours each)
Location	Muscat	Speaker	Mr. Mohammed Farzan
Key Learning Objectives This qualification introduces the philosophy of Islamic banking and finance and offers an overview of the financial services industry. It covers the key Islamic Banking and finance principles and concepts including Islamic economics and its worldview, infrastructure and history, Islamic business ethics, and Shariah and Fiqh principles		Target Participants All staff working in, or aspiring to work in, Islamic banks/windows or takaful companies	
		Pre-requisites There are no pre-requisites for this course	
Contents Highlights <ul style="list-style-type: none"> • Islamic economics and its world view • History and evolution of Islamic banking and finance • Islamic business ethics • The basis of Islamic banking and finance • Basic contracts and their treatment 		Certification CBFS certificate of completion for participants attending all days of training	
		Training Methods Power Point presentation, lecture, group discussions, exercises, mock examination questions	



CUSTOMISED COURSES





مسقط للتصويل
نحقق احلامكم

MUSCAT FINANCE
Enabling Dreams

Auto Finance
Corporate Leasing
Consumer Durable
Warehouse Financing
Corporate Deposits
Factoring & Working Capital Finance



P.O. Box: 108, Ruwi, P C: 112, Sultanate of Oman
Tel: 24625300, Fax: 24625310
Email: mfinance@mfcoman.com - www.mfcoman.com

CERTIFIED BANK BRANCH MANAGER

The Certified Bank Branch Manager (CBBM) is a recommended minimum qualification by the Central Bank of Oman (CBO) for existing branch managers as well as for assistant branch managers aspiring to be branch managers in Oman. Successful participants will be equipped with sound knowledge in the theories, techniques and applications of branch management. The ultimate objective is to orient participants to best practices in branch management. Covering all relevant topics (both functional and behavioral), CBBM is the first of its kind in the Sultanate of Oman and is designed to combine a local and global feel and flavor.

BENEFITS:

Provides participants with the complete suite of knowledge and skills required for success in the role of a branch manager.

- Builds up a talent pool of branch managers who will serve as business leaders
- Modular-facilitates better organization of learning concepts
- Is administered in a phased manner with assessments to reinforce learning
- Delivered by a team of experienced resource persons
- Participants will have access to pre-reading material for additional self-knowledge
- Successful candidates will be awarded the certificate in Branch Management

TARGET GROUP:

- Those who are already in the position of Branch Managers
- Those who are Assistant Branch Managers and are aspiring to become Branch Managers/have been identified by their bank management to become Branch Managers in the near future.

ADMISSION CRITERIA:

- Banking experience of at least 3 years
- Minimum of University Bachelors or Diploma qualification with medium of study being English
- Ability to speak and write fluent English

The acceptance of all nominations is at the sole discretion of CBFS

COURSE DETAILS:

Duration: Twenty days (120 hours) to cover ten modules (Two days per module, 8 AM to 2 PM)

Module Details:

Part I: Banking Business

1. Banking Environment and Products
2. Risk Management at the Branch Level
3. Financial and Quantitative Analysis

Part II: Sales and Marketing

4. Marketing Bank Products and Services
5. Customer Relationship Management
6. Managing the Sales Team

CERTIFIED BANK BRANCH MANAGER

Part III: Management and Leadership

7. Self-Management and Communication - I
8. Self-Management and Communication – II
9. Decision Making and Problem Solving
10. Emotional Intelligence and Leadership

TRAINING METHODOLOGY:

Power Point presentation, lecture, pre-reading material, interactive group discussions, case studies, exercises/activities, videos

ASSESSMENT:

One-hour examination for first 6 modules consisting of objective type questions (Multiple Choice/True or False) and short questions (Theory and numeric, as applicable) to be held at the end of the second day of the concerned module. Participants must obtain a minimum of 60% marks to pass the assessment. Continuing assessment for the last 4 modules based on punctuality, participation in discussions, individual assignment and group presentation. Minimum marks for pass are 60%.

CERTIFICATE OF COMPLETION:

A candidate who attends all days of training and passes all the assessments will be deemed to have completed the course and will be eligible for the award of the CBBM Certification.

FOR MORE DETAILS, PLEASE CONTACT:

Ms. Wafaa Al Musalhi, Training Coordinator, Training Department, CBFS
Tel: 22059813, Ext: 813, Mobile: 99886654, Email: wafaa@cbfs.edu.om

CERTIFICATE IN RISK MANAGEMENT

The Certificate in Risk Management is a recommended minimum qualification by Central Bank of Oman (CBO) for existing staff working in the risk management function as well as for aspirants to work in this function. It consists of 15 modules as per the following details-

NO.	MODULE TITLE	MODULE DESCRIPTION	DAYS
1	Introduction to Risk Management	Definition and concept of risk, taxonomy of risks (Credit risk, market risk, operational risk, liquidity risk, systemic risk), risk management in practice - risk appetite and risk culture, Managing risk - a generic approach (Risk identification, assessment, mitigation, monitoring, reporting)	1
2	Quantitative Analysis (Mathematics and Statistics)	Discrete and continuous probability distributions, estimating the parameters of distributions, population and sample statistics, Bayesian analysis, statistical inference and hypothesis testing, correlations, estimating correlation and volatility using EWMA and GARCH models, volatility term structures, linear regression with single and multiple regressors, time series analysis, simulation methods	3
3	Financial Markets and Products	Structure and mechanics of Over The Counter (OTC) and exchange markets, structure, mechanics, and valuation of forwards, futures, swaps, and options, hedging with derivatives, interest rates and measures of interest rate sensitivity, foreign exchange risk, corporate bonds, mortgage-backed securities, rating agencies	3
4	Basics of Excel, Valuation and Risk Models	Value-at-Risk (VaR), expected shortfall (ES), stress testing and scenario analysis, option valuation, fixed income valuation, hedging, country and sovereign risk models and management, external and internal credit ratings, expected and unexpected losses	3
5	Financial modeling with Excel	Portfolio models, calculating efficient portfolios when there are no short sale restrictions, calculating variance-covariance matrix, estimating betas and the security market line, efficient portfolios without short sales, Value at Risk, binomial option pricing models, Black-Scholes model, option Greeks, portfolio insurance, duration and immunization strategies, modelling term structure	2

CERTIFICATE IN RISK MANAGEMENT

6	Credit Risk Management (Including risk classification and provisioning)	The concept of credit risk, definitions of default, failure to pay and other events, credit risk as default probability, recovery rates and exposures when analyzing credit risk, setting credit limits, Loss Given Default (LGD), Expected Loss (EL), Exposure at Default (EAD), Default Correlations (DC), techniques used to analyse credit risk, regulatory requirements for loan granting, monitoring and follow-up, credit portfolio assessment – classifications and provisioning as per CBO prudential requirements, credit portfolio assessment and charging of impairment as per the requirements of International Financial Reporting Standards (IFRS), treatment of regulatory loan loss provisions and IFRS impairment, credit portfolio reporting requirements	3
7	Market Risk Management	VaR and other risk measures - Parametric and non-parametric methods of estimation, VaR mapping, back testing VaR, expected shortfall (ES) and other coherent risk measures, extreme value theory (EVT), Modeling dependence- Correlations and copulas, term structure models of interest rates, discount rate selection, volatility: Smiles and term structures	3
8	Treasury Risk Management	Banking primer, balance sheet risk management, ALM operating model and risk management governance, strategic ALM and financial markets, liquidity risk management, capital management	3
9	Operational Risk Management	Nature of operational risk, causes, events and effects, governance structures, systems, procedures and cultural aspects necessary for an organization to successfully manage operational risk, operational risk identification, assessment, measurement, mitigation, monitoring and reporting, main techniques for the measurement and quantification of operational risk and their relative merits and drawbacks, approaches available under Basel III for the calculation of regulatory capital for operational risk and the supervisory requirements for each approach	2

CERTIFICATE IN RISK MANAGEMENT

10	Fraud Risk Management	What is fraud risk management?, fraud risk management framework, integrating anti-fraud initiatives into risk management, who is responsible for managing risk?, objectives of a fraud risk management programme, steps in developing a fraud risk management programme, fraud risk management components	2
11	Compliance Risk Management	Basics of compliance and the management of compliance risk: the need for compliance, creating and managing a compliance risk management framework, compliance and corporate governance, compliance controls and checks, other financial crime considerations, the future of compliance risk management	2
12	Investment Risk Management	Portfolio construction, portfolio risk measures, risk budgeting, risk monitoring and performance measurement, portfolio-based performance analysis, hedge funds	2
13	Bank and Country Risk	<p><u>Part I Bank Risk Analysis</u></p> <p>Different types of banks, their risk profile and revenue structures, the macroeconomic environment: banking system and industry risks, industry competition and its impact on banks, the analytical framework:- Capital, asset quality, management, earnings, liquidity and funding, sensitivity to market risk, how the rating agencies analyse bank risk- What is a rating? rating scale comparisons, understanding the financial statements of a bank, bank systemic risk - The regulatory framework: The need for international convergence, governing law, regulations and banking supervision, Bank of International Settlements or Basel rules on capital adequacy, primary causes of bank failure</p> <p><u>Part II Sovereign Risk Analysis</u></p> <p>Introduction to sovereign risk: definition of sovereign risk and country risk, a country's Economic Indicators, external country risk assessments, sovereign ratings, country risk early warning signals, managing country risk</p>	2

CERTIFICATE IN RISK MANAGEMENT

14	Basel III	New Basel III Principles for risk management and corporate governance, quality of capital, Risk Weighted Assets (RWA), Capital Ratio, global liquidity standards, capital conservation, leverage ratio, countercyclical capital buffer, Systemically Important Financial Institutions (SIFI), Systemically Important Markets and Infrastructures (SIMI), risk modelling, stress testing and scenario analysis, Stressed Value-at-Risk (S-VaR), Counterparty Credit Risk (CCR), Credit Valuation Adjustment (CVA), wrong-way risk, Pillar 2 Amendments: stress testing	3
15	Enterprise Risk Management	ERM concept and framework, ERM process, risk categories and classification, risk modelling and aggregation of risks, risk management tools and techniques	2

CERTIFICATION CRITERIA

Participants must attend all the modules and pass all the assessments. One module will be held per month. An assessment will be held at the end of each module and the minimum score for a pass is 50%. The assessment will consist of Multiple-Choice Questions (MCQ) covering both theoretical concepts and numeric.

TRAINING METHODOLOGY

Power point presentation, lecture, group discussions, numeric exercises, case studies, videos, quiz

FOR MORE DETAILS, PLEASE CONTACT:

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CERTIFIED BRANCH MANAGERS (CBM) FOR FINANCE AND LEASING COMPANIES

With the objective of widening the talent pool for this key position, CBFS has designed a specialized training course targeted at Branch Managers of FLCs as well as Assistant Branch Managers who have the potential to become Branch Managers of FLCs in the near future. Titled "Certified Branch Manager" the course encompasses 8 modules of 2 days each. The course content consists of both functional and behavioral skills and has been developed with input from the industry.

NO	MODULE TITLE	MODULE DESCRIPTION
1	SME Credit	Pre-Reading- Importance of credit, Principles of credit Quiz on Pre-Reading Types of credit products- Working capital finance, Term finance, Asset finance, operating cycle and business risk, financial risk analysis using financial statements, ratio analysis, importance of unit visit, Assessment
2	Risk Management	Pre-Reading- Types of Risks in financial services Quiz on Pre-Reading Meaning and need for ORM, causes of OR-People, processes, systems, external events, key areas of OR and ways to manage them, Risk Self-Assessment (RSA) and Incident Reporting, fraud risk management, importance of code of conduct and whistleblowing, Assessment
3	Impaired Credit & Collections	Pre-reading- Loan support and its importance Quiz on Pre-Reading Income Recognition, Asset Classification and Provisioning, Collections methods and processes (reminder calling, ROP cases, legal framework and recourse to courts, importance of correct documentation), Assessment
4	Marketing	Pre-Reading- Steps in Buyer Decision Making, Market Research Methods Quiz on Pre Reading Difference between sales and marketing, marketing mix-The 4 Ps (Product, Price, Promotion, Place) and the additional 3 Ps for service sector (People, Processes and Physical Evidence), SWOT analysis, segmentation and targeting Assessment

CERTIFIED BRANCH MANAGERS (CBM) FOR FINANCE AND LEASING COMPANIES

5	Managing the Sales Team	<p>Pre-Reading- Cross Selling and Up Selling</p> <p>Quiz on Pre-Reading</p> <p>SMART relationship with customers, relationship marketing strategy, levels of relationship management, benefits of relationship management, product vs Service oriented perceptions and expectations, role of communication in relationship building, lifetime value of a customer, Assessment</p>
6	Managing Customer Relationships	<p>Pre-Reading- Teams v/s Groups, Stages in Team Development, Understanding Team Differences</p> <p>Quiz on Pre-Reading</p> <p>Characteristics of effective sales teams, Managing and Measuring Performance of the Sales Team, Assessment</p>
7	Self-Management & Communication - I	<p>Pre-Reading- 4 habits for personal effectiveness</p> <p>Quiz on Pre-Reading</p> <p>Meaning & importance of time/activity management, the Eisenhower principle and prioritisation, analyzing use of time & energy cycles, time wasters and their control</p>
8	Self-Management & Communication II -	<p>Pre-Reading- 3 habits for personal effectiveness</p> <p>Quiz on Pre-Reading</p> <p>Oral Communication Skills</p> <p>Meaning and types of communication, face- to- face communication process, effective listening, body language, telephone skills</p> <p>Coaching Skills</p> <p>Significance of coaching, key success factors in coaching, steps in coaching</p>

FOR MORE DETAILS, PLEASE CONTACT:

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THE CERTIFIED BANKER LEVEL I

The Certified Banker certification aims at providing a solid grounding in banking with specific focus on the key areas of operations, risk management and laws of Oman. It is recommended by Central Bank of Oman to all banks.

It consists of 3 papers as follows: -

1. Principles and Practice of Banking
2. Accounting and Finance for Bankers
3. Legal and Regulatory Aspects of Banking

The duration of each paper is one semester and hence the total duration of the course is 3 semesters.

Methodology

The program is offered under self-study with optional intensive training. The details are outlined in the following paragraphs.

1. Eligibility Criteria

Candidates should satisfy any one of the following two criteria: -

Criteria I

- a) Have a General Education Diploma (High School) or above and
- b) Have a minimum of 3 years of experience in any one or more of the following core functions of banking-Consumer (Retail) Banking, Corporate Banking, Risk Management, Treasury, Investment Banking, Legal, Compliance, Internal Audit _

OR

- a) Have a bachelor's degree or Diploma with the medium of study being English and
- b) Have a minimum of 1 year of experience in banking (in core or support functions)

Criteria II

Language proficiency

- a) Candidates should have an IELTS score of 5 or TOEFL score of 500.
- b) Candidates who do not fulfil the above requirement will have to take a placement test at CBFS.

2. Methodology

- a) Candidates will be provided soft copy of the courseware for self-study.
- b) They will also have the option of attending an intensive review class of 2 days (12 hours-8 AM to 2 PM) per paper to be held 2 weeks before the examination date. The review classes will be held subject to a minimum of 5 participants per paper.

3. Assessment

Candidates can take the assessment in May or December. The assessment will be in modular form and there will be 4 assessments per paper. For the purpose of assessment, the curriculum of each paper will be divided into 4 parts. Each assessment will consist of one part of the curriculum and will be for 30 minutes (25 questions). The 4 assessments for each paper will be held on consecutive days, one assessment per day.

THE CERTIFIED BANKER LEVEL I

Each assessment will consist of 25 objective type questions (MCQ). There will NOT be any negative marking for wrong answers. The cut off marks for passing each assessment will be 60%.

Maximum of 3 re-sit attempts will be allowed per assessment. Re-sits will be held along with the regular examinations twice a year. The re-sit attempts will have to be consecutive i.e. the candidate will have to take the next 3 re-sits scheduled by the College for the paper.

Passing the assessment for each paper is NOT a pre-requisite for moving to the next paper. However, only candidates who pass the assessment for all 3 papers will be eligible for certification.

4. Registration Procedure

List of candidates to be registered should be sent to the College (Training Dept.) with the following details- name (First, second, third, tribe/family), Job title, department, contact details (email, land phone, mobile phone) and soft copy of the following documents-

- Copy of bachelor's degree/diploma/general education certificate attested by the HR Dept. of the bank.
- Letter from the HR Dept. of the bank mentioning the total work experience in the bank and areas/ Depts. of work (present and previous).
- Transcript of IELTS/TOEFL.

In case placement test is required for any candidate, the nominating bank will be informed of the date and time for the same. Venue will be CBFS.

5. Payment of fees

Upon confirmation of registration (after passing the placement test if applicable), full fee must be paid to the bank accounts of the College and payment advice evidencing fee payment sent to the Training Dept. of CBFS.

The registration will thereupon become effective and the candidate will be provided the material to commence the study for Paper I.

Dates for optional intensive workshops will be informed to the nominating banks a month before the examination date to enable them to register their participants.

6. Validity of registration

The registration will be valid for a total period of 3 years (6 semesters) from the date of registration after which it will be cancelled and the candidate will have to register afresh.

FOR MORE DETAILS, PLEASE CONTACT:

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PREPARATORY TRAINING COURSES FOR GLOBALLY REPUTED QUALIFICATIONS OF THE CHARTERED INSTITUTE OF SECURITIES AND INVESTMENT (CISI), UK

CBFS is an Accredited Training Provider (ATP) of CISI, UK and offers preparatory training by certified trainers for the following globally recognised qualifications of CISI, UK-

NO	COURSE TITLE
1	Fundamentals of Financial Services
2	International Introduction to Securities and Investment
3	Oman Securities Market regulations
4	Global Securities
5	International Certificate in Wealth and Investment Management
6	International Certificate in Advanced Wealth Management
6	Risk in Financial Services
7	Global Financial Compliance
9	Combating Financial Crime
10	Managing Operational Risk in Financial Institutions
11	Certificate in Derivatives
12	Managing Cyber Security
13	Corporate Finance Technical Foundations
14	Fundamentals of Islamic Banking and Finance
15	Islamic Finance Qualification (IFQ)

Methodology

Besides Power Point Presentation, lecture and interactive discussions, the training will include one or two mock examinations that are a replica of the actual examination, followed by a review and feedback of the answers.

FOR MORE DETAILS, PLEASE CONTACT:

Ms. Wafaa Al Musalhi, Training Coordinator, Training Department, CBFS
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CURRENCY AND DOCUMENT VERIFICATION COURSES

COURSE TITLE	COURSE CONTENT SUMMARY	DURATION (DAYS)
Document Fraud and Document Investigation	<ul style="list-style-type: none"> Overview of the print technologies used to edit a document for official and unofficial purposes focused Security features in official documents Recognize and determine the constitutive elements of document Fraud sensitive parts of document Document alterations & counterfeit and their detection Problem of reproduced documents Handwriting examination Procedure of document examination (general to particular) Techniques and methods used to examine documents Interpretation of findings 	2
Currency Verification	<ul style="list-style-type: none"> The technical concept of banknotes and coins The technical protection similarities among currencies What makes a banknote secure (security elements such as rainbow printing, guilloches, latent image, watermark, paper features, polymer substrate, special inks, OVD devices, etc) The Oman Rial, its history and development as well as the technical protection of its denominations in circulation What makes a coin secure (mint qualities, alloys, mint details, etc) The verification process (1st level, 2nd level and 3rd level verification) and its efficiency and limits 	2
How to Secure a Document	<ul style="list-style-type: none"> Elements that made a document secure Physical protection for documents Security elements to include (1st, 2nd, and 3rd level) Secure graphic design 	1
Handwriting and Signature Examination	<ul style="list-style-type: none"> Process of handwriting & signature identification Methods & hypotheses How to process a graphic comparison What is needed for a comparison? Material limits and restriction Interpretation of the results & conclusions 	2
Train the Trainer Courses	<ul style="list-style-type: none"> "Train the Trainer" courses can be conducted in-house in the field of currency and document investigation within a bank 	To be defined

FOR MORE DETAILS, PLEASE CONTACT:

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OTHER CUSTOMISED COURSES

NO	COURSE TITLE	TARGET GROUP	DURATION
1	Preparatory Training for International Financial reporting Standards (IFRS) Certification of ICAI	Chartered Accountants, other professionals working in the finance and accounting function	50 hours
2	Preparatory Training for Certified Anti-Money Laundering Specialist (CAMS)	Staff working in Compliance and Anti-Money Laundering	30 hours
3	Preparatory Training for Certificate in Trade Finance (CITF)	Staff working in Trade Finance function	72 hours
4	Preparatory Training for Certified Documentary Credits Specialist (CDCS)	Staff working in Trade Finance function	96 hours
5	Preparatory Training for Certificate in Trade Finance Compliance (CITFC)	Staff working in Trade Finance and Compliance functions	50 hours
6	Preparatory Training for Uniform Rules for Demand Guarantees (URDG)	Staff working in Trade Finance function	50 hours
6	Preparatory Training for ACI Dealing Certificate	Staff working in Treasury front office	60 hours
7	Preparatory Training for ACI Operations Certificate	Staff working in Treasury back office	30 hours
8	Preparatory Training for ACI Diploma	Staff working in Treasury front and back office	90 hours
9	Preparatory Training for Financial Risk Manager (In 2 Parts)	Staff of Risk Management	90 hours per part
10	Finance for Non-Finance Professionals	Non-Finance staff	12 hours
11	Advanced Finance for Non Finance People	Non-Finance staff who have completed the Finance for Non Finance Specialists course	18 hours
12	Banking Orientation Program	Staff of Business Enabler Divisions (HR, IT, Administration, Finance)	60 hours
13	HR for Non HR Staff	Staff working in business divisions or in support divisions (Other than HR)	18 hours
14	Anti-Money Laundering (For Finance and Leasing Cos.)	Staff of branches and control functions, especially compliance	12 hours
15	Anti-Money Laundering (For Money Exchange Cos.)	Staff of branches and control functions, especially compliance	6 hours

FOR MORE DETAILS, PLEASE CONTACT:

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External Training Affiliations



Frankfurt School of
Finance & Management
Bankakademie | HfB



Sponsored Chapters

The College has sponsored the local chapters of five global reputed professional bodies. These chapters are playing a key role in disseminating knowledge relating to their respective areas of specialisation with a focus on capacity building.



Oman Chapter



Partner



PHOTO GALLERY



Launch of Certified Bank Branch Manager (CBBM) Open Enrollment Program-Batch 5—September 2019



15th HR Forum (Theme: Driving High Performance Culture) – February 2020



COURSE CALENDAR

COURSE CALENDAR

No.	Course Titles	Location	Start & End Date	Hrs	Days	Speakers	Page No.
1	Certificate in Corporate Credit Analysis - Module I	Muscat	4-5 Jan 2021	12	2	Dr. K. Rajesh Nayak	32
2	Business Writing (Letters) - Part I	Virtual	6-7 Jan 2021	10	2	Dr. Binu James Mathew	58
3	Train the Trainer	Muscat	13-14 Jan 2021	12	2	Dr. Binu James Mathew	50
4	CRM Systems in Banks	Muscat	18-19 Jan 2021	12	2	Mr. Venu Krishnan	52
5	Certificate in Corporate Credit Analysis - Module II	Muscat	18-19 Jan 2021	12	2	Mr. H. K. Feroskhan	32
6	Business Writing (Memos/emails) - Part II	Virtual	20-21 Jan 2021	10	2	Dr. Binu James Mathew	58
7	Business Writing (Letters) - Part I	Sohar	2,3-4 Feb 2021	9	3	Dr. Binu James Mathew	59
8	Negotiation Skills	Muscat	3-4 Feb 2021	12	2	Mr. Ehab Gadallah Eid Mustafa	59
9	Bank Accounting	Muscat	3-4 Feb 2021	12	2	CA Sujatha Bhat	64
10	Cards Business and Operations (with Mastercard Academy)	Muscat	8-9 Feb 2021	12	2	Mr. Ashish Bahl	28
11	Certificate in Corporate Credit Analysis - Module III	Muscat	10-11 Feb 2021	12	2	CA Sujatha Bhat	32
12	Operational Risk Management	Muscat	15-16 Feb 2021	12	2	Mr. Arshad Nadamal	38
13	Seminar on VAT and Taxation (with PwC Oman)	Muscat	16-Feb-21	6	1	Ms. Pushpa Malani, Ms. Fatma Al Rawahi, Ms. Jesal Shah and Mr. Vishwajeet Bhosale	64
14	Business Writing (Memos/emails) - Part II	Sohar	16,17-18 Feb 2021	9	3	Dr. Binu James Mathew	59
15	Certificate in Corporate Credit Analysis - Module IV	Muscat	17-18 Feb 2021	12	2	Mr. M. Gnanendran	32
16	Risk-Based Internal Audit (RBIA) (with IIA Oman Chapter) (NEW)	Virtual	23-Feb-21	4.5	1	Mr. Devesh Sharma	46
17	MS Excel-Intermediate	Muscat	2-3 Mar 2021	12	2	Ms. Priya Gopal	52
18	Advanced Business Writing - Part I	Muscat	2-3 Mar 2021	12	2	Dr. Ashok Kumar Nair	60
19	Islamic Banking Regulatory Framework of CBO (NEW)	Muscat	3-4 Mar 2021	12	2	Mr. Mohammed Farzan	68
20	Personal Loans	Virtual	3-4 Mar 2021	10	2	Mr. Venu Krishnan	28
21	Certificate in Corporate Credit Analysis - Module V	Muscat	8-9 Mar 2021	12	2	Dr. K. Rajesh Nayak	32



COURSE CALENDAR

No.	Course Titles	Location	Start & End Date	Hrs	Days	Speakers	Page No.
22	Business Writing (Reports) - Part III	Virtual	8-9 Mar 2021	10	2	Dr. Binu James Mathew	58
23	Examination of Documents Under Letters Of Credit, Provisions Of Uniform Customs and Practice (UCP 600) and International Standard Banking Practice (ISBP 745)	Muscat	15-16 Mar 2021	12	2	Mr. Murahari Naik	33
24	Certificate in Corporate Credit Analysis - Module VI	Muscat	16-17 Mar 2021	12	2	Ms. Joyce Noronha	32
25	Complaints Handling and Service Recovery	Sur	16,17-18 Mar 2021	9	3	Dr. Fatin Al Zadjali	29
26	Effective Customer Service for Disabled Customers	Virtual	22-23 Mar 2021	10	2	Dr. Binu James Mathew	29
27	Certificate in Corporate Credit Analysis - Review and Master Assessment	Muscat	23-Mar-21	6	1	Ms. Joyce Noronha	32
28	Advanced Business Writing - Part II	Muscat	23-24 Mar 2021	12	2	Dr. Ashok Kumar Nair	60
29	Security of Electronic Banking Systems (with ISACA Muscat Chapter) (NEW)	Muscat	24-25 Mar 2021	12	2	Mr. Aji Bhaskar, Mr. Guruvayurappan Mani	53
30	Business Communication	Muscat	5-6 Apr 2021	12	2	Dr. Binu James Mathew	60
31	Analysis and Interpretation of Financial Statements (with CFA Oman Chapter)	Muscat	5-6 Apr 2021	12	2	Speaker from CFA Oman Chapter	33
32	Trade Based Money Laundering	Muscat	5-6 Apr 2021	12	2	Ms. Joyce Noronha	46
33	Complaints Handling and Service Recovery	Salalah	6,7-8 Apr 2021	9	3	Mr. Anis Al Lawati	29
34	Transaction Banking	Muscat	7-8 Apr 2021	12	2	Mr. Venu Krishnan	44
35	SME Credit	Muscat	17-18 May 2021	12	2	Mr. Venu Krishnan	34
36	Problem Loan Management	Muscat	18-19 May 2021	12	2	Ms. Joyce Noronha and Mr. Hussain Mohsin Al Lawati	38
37	Complaints Handling and Service Recovery	Muscat	19-20 May 2021	12	2	Ms. Jayogi Wickramesinghe	29
38	MS Excel-Advanced	Muscat	19-20 May 2021	12	2	Mr. Mirza Jamal	54
39	IFRS 9 and its Impact on Loan Classification and Provisioning (with ICAI Muscat Chapter)	Muscat	24-25 May 2021	12	2	Speaker from ICAI Muscat Chapter	65

COURSE CALENDAR

No.	Course Titles	Location	Start & End Date	Hrs	Days	Speakers	Page No.
40	Basel III and IV	Muscat	24,25-26 May 2021	18	3	Mr. Anil Kumar Parimoo, Mr. Prashanth Bafna and Mr. V. Venugopal	39
41	Complaints Handling and Service Recovery	Nizwa	1,2-3 Jun 2021	9	3	Dr. Fatin Al Zadjali	29
42	Retail Credit Risk Management (Including Credit Rating)	Muscat	2-3 Jun 2021	12	2	Mr. Aditya V. Jitani	39
43	Understanding Corporate Annual Report and Auditor's Report	Muscat	7-8 Jun 2021	12	2	Ms. Joyce Noronha	34
44	Instructions under Law on Combating Money Laundering and Terrorist Financing (NEW)	Muscat	8-9 Jun 2021	12	2	Mr. Damian O'Riordan	47
45	Preparing Business Dashboards Using Excel (NEW)	Muscat	9-10 Jun 2021	12	2	Mr. Vaheed Z. Ubaidullah	54
46	Introduction to Project Auditing	Muscat	14-15 Jun 2021	12	2	Mr. Sayyed Mohammad Danish	47
47	Effective Project Management	Muscat	14-15 Jun 2021	12	2	Mr. Naresh Chandwani	44
48	Advanced Certificate in Corporate Credit Analysis - Module I	Muscat	1-2 Sep 2021	12	2	Dr. K. Rajesh Nayak	35
49	Business Writing (Letters) - Part I	Muscat	1-2 Sep 2021	12	2	Dr. Ashok Kumar Nair	58
50	CBO Rules related to Treasury and Asset Liability Management (NEW)	Muscat	5-6 Sep 2021	12	2	Mr. Sanjeeb Biswas	42
51	Preparatory Training for 'Fundamentals of Islamic Banking & Finance' certification of CISI, UK (NEW)- Part I	Muscat	6-7 Sep 2021	12	2	Mr. Mohammed Farzan	68
52	Team Building Simulation	Muscat	8-9 Sep 2021	12	2	Dr. Binu James Mathew	61
53	Certificate in Corporate Credit Analysis - Module I	Muscat	8-9 Sep 2021	12	2	Dr. K. Rajesh Nayak	32
54	Fraud Control	Muscat	13-14 Sep 2021	12	2	Mr. Alan Sean Harte	48
55	Finance for Non-Finance People	Muscat	13,14-15 Sep 2021	18	3	Dr. Roslin Lazarus	65
56	Advanced Certificate in Corporate Credit Analysis - Module II	Muscat	15-16 Sep 2021	12	2	Dr. K. Rajesh Nayak	35
57	Business Writing (Memos/emails) - Part II	Muscat	15-16 Sep 2021	12	2	Dr. Ashok Kumar Nair	58

COURSE CALENDAR

No.	Course Titles	Location	Start & End Date	Hrs	Days	Speakers	Page No.
58	Preparatory Training for 'Fundamentals of Islamic Banking & Finance' certification of CISI, UK (NEW) - Part II	Muscat	20-21 Sep 2021	12	2	Mr. Mohammed Farzan	68
59	Risk Management Systems in Banks (NEW)	Muscat	20-21 Sep 2021	12	2	Mr. Ajantha Madurapperuma	40
60	Credit Administration	Muscat	21-22 Sep 2021	12	2	Ms. Asma Al Zadjali	35
61	Manager as a Coach	Muscat	22-23 Sep 2021	12	2	Ms. Ghaya Al Barwani	61
62	Certificate in Corporate Credit Analysis - Module II	Muscat	22-23 Sep 2021	12	2	Mr. H. K. Feroskhan	32
63	Certificate in Corporate Credit Analysis - Module III	Muscat	4-5 Oct 2021	12	2	CA Sujatha Bhat	32
64	Financial Modelling using MS Excel	Muscat	4-5 Oct 2021	12	2	Mr. Vaheed Z. Ubaidullah	55
65	Business Writing (Reports) - Part III	Muscat	5,6-7 Oct 2021	18	3	Dr. Binu James Mathew	58
66	Talent Management and Succession Planning	Muscat	6-7 Oct 2021	12	2	Ms. Olivia Al Farsi	50
67	Role of Internal Auditor in Enterprise Risk Management (with IIA Oman Chapter) (NEW)	Virtual	07-Oct-21	4.5	1	Mr. Waleed Al Abri	48
68	MS Excel-Intermediate	Muscat	11-12 Oct 2021	12	2	Mr. Surendra Kumar Varshney	52
69	CBO Rules Related to Retail Banking	Muscat	11-12 Oct 2021	12	2	Mr. Mohammed Nabiulla	30
70	MS Excel-Advanced	Muscat	13-14 Oct 2021	12	2	Mr. Shihab Al Yarubi	54
71	Advanced Certificate in Corporate Credit Analysis - Module III	Muscat	13-14 Oct 2021	12	2	Dr. K. Rajesh Nayak	35
72	Advanced Certificate in Corporate Credit Analysis - Module IV	Muscat	20-21 Oct 2021	12	2	Dr. K. Rajesh Nayak	35
73	Certificate in Corporate Credit Analysis - Module IV	Muscat	20-21 Oct 2021	12	2	Mr. M. Gnanendran	32
74	Analysis and Interpretation of Bank Financial Statements	Muscat	1-2 Nov 2021	12	2	CA Sujatha Bhat	66
75	Advanced Business Writing - Part I	Virtual	1-2 Nov 2021	10	2	Dr. Ashok Kumar Nair	60
76	Advanced Certificate in Corporate Credit Analysis - Module V	Muscat	3-4 Nov 2021	12	2	Dr. K. Rajesh Nayak	35
77	Advanced Financial Modelling Using Excel	Muscat	3-4 Nov 2021	12	2	Mr. Vaheed Z. Ubaidullah	55

COURSE CALENDAR

No.	Course Titles	Location	Start & End Date	Hrs	Days	Speakers	Page No.
78	Introduction to Trade Finance	Muscat	8-9 Nov 2021	12	2	Ms. Deepthika Gooneratne	36
79	Business Writing (Letters) - Part I	Salalah	9,10-11 Nov 2021	9	3	Dr. Binu James Mathew	59
80	Fraud Risk Management (with ACFE Oman Chapter) (NEW)	Muscat	10-11 Nov 2021	12	2	Mr. Jose Chacko	40
81	Advanced Business Writing - Part II	Virtual	15-16 Nov 2021	10	2	Dr. Ashok Kumar Nair	60
82	Certificate in Corporate Credit Analysis - Module V	Muscat	16-17 Nov 2021	12	2	Dr. K. Rajesh Nayak	32
83	Certificate in Corporate Credit Analysis - Module VI	Muscat	22-23 Nov 2021	12	2	Ms. Joyce Noronha	32
84	Advanced Certificate in Corporate Credit Analysis - Module VI	Muscat	23-24 Nov 2021	12	2	Dr. K. Rajesh Nayak	35
85	Business Writing (Memos/emails) - Part II	Salalah	23,24-25 Nov 2021	9	3	Dr. Binu James Mathew	59
86	Certificate in Corporate Credit Analysis - Review and Master Assessment	Muscat	06-Dec-21	6	1	Ms. Joyce Noronha	32
87	Business Communication	Virtual	6-7 Dec 2021	10	2	Dr. Binu James Mathew	60
88	Complaints Handling and Service Recovery	Sohar	7,8-9 Dec 2021	9	3	Mr. Anis Al Lawati	29
89	Advanced Certificate in Corporate Credit Analysis - Review and Master Assessment	Muscat	09-Dec-21	6	1	Dr. K. Rajesh Nayak	35
90	Lending Limitations and Exposures to Connected/Related Parties (NEW)	Muscat	14-15 Dec 2021	12	2	Ms. Joyce Noronha	36



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