

Financial Intermediation & Banking

Banks and Financial Intermediaries Their Role

Introduction

A significant contribution to the growth and stability of society is made by banks and other financial organisations. But recent occurrences have questioned their function, with many saying they take unwarranted risks. Their role and the role of financial markets are examined in this training course. We also look at the financial tools they employ, including derivatives, and how businesses might use them to control or lower risk.

This training programme is intended to equip professionals in the field with the ability to assess credit risk and to educate those coming from businesses in need of funding on what banks are searching for. We also examine the newest financial instruments in great detail, learning everything there is to know about Forwards, Options Futures, and Swaps.

This training programme on Course N Carry will emphasise:

- The Function of Markets and Financial Institutions in the Monetary Financial System
- Financial Services
- The income statement and balance sheet of the bank
- The primary function of the bank is to provide credit.
- The Economic Downturn and the Takeaways

Objectives

After completing these training sessions, you will be able to:

- Determine the function and dangers of financial institutions in the financial intermediary market.
- Suggest or look for suitable banking services.
- Examine the balance sheets and income statements of a bank.
- Assess credit risk and decide which loans to approve.
- Utilise financial tools to manage risk and profit.

Training Methodology

Using a range of tried-and-true adult learning teaching and facilitation strategies, the tutor will provide participants with a comprehensive education on the topics covered in the course outline. Case studies, role plays, and group discussions are all part of the training technique, which analyses and evaluates the main problems that banks and the financial markets are experiencing.

Because of the course's high level of participation, participants will gain new skills that will aid in both their personal and organisational development.

Organizational impacts

- Gain familiarity with the relevant banking services.
- Assess the Risk of Credit
- Learn new skills that are in accordance with current global trends to help you make better judgements by being more informed.
- Become more knowledgeable about the most recent policies and processes so that other corporate departments can share them.
- Encourage ongoing business process redesign in accordance with international standards.

Personal Impact

Delegates will personally profit from the training course by receiving:

- Develop your professional analytical and evaluation abilities.
- Broaden their understanding of current policies, practices, and goods
- Make smarter judgements by being better informed.
- Make them more significant to their company
- Be in a better position to communicate with coworkers and other departments about challenges and practices that are affecting the banking industry.

Who should attend?

Though a wide spectrum of professionals can benefit from this Courses N Carry training course, the following will be especially noted:

- Experts in charge of determining credit decisions
- Relationship managers are in charge of offering suitable financial services.
- Those who want to work as credit analysts
- Those that are looking for funding on behalf of their company
- People with a stake in the financial crisis and banking

Course Outline

Day 1

The Monetary Financial System: An Overview

- The Financial and Monetary System
- Financial Intermediation: What Is It?
- The Purpose and Range of Financial Intermediation and Banking
- Investment Tools and Securitization
- Money Exchanges
- Elimination of middlemen

Day 2

Financial Services

- Services for People and Businesses
- Payment Services & Current Accounts
- Deposits & Savings
- Investing
- Wealth Management & Private Banking
- Global Trade

Day 3

The income statement and balance sheet of the bank

- The Functions of Central Banks
- Private, Investment, and Retail Banking
- The Income Statement of the Bank
- The balance sheet of the bank
- Possessions and Debts
- Sufficient Capital and Global Regulation

Day 4

Giving Credit: The Bank's Principal Function

- Finance Types: Working Capital, International Trade, and Assets
- Finance Without Balance Sheets
- Analysing Credit and Appraising Credit Applications

- Lowering the Risk
- Keeping an eye on and managing lending

Day 5

The Economic Crisis and Its Takeaways

- Reasons behind the Economic Downturn
- Repercussions of the Global Financial Crisis
- The Part Derivatives Play
- Lessons Acquired
- International Law and Regulation Standards
- The Function of Confidence