



ANNUAL TRAINING PLAN

2025

25



ENABLING YOUR VISION



“

The Emirates Institute of Finance plays a great role in supporting and qualifying national cadres, as well as the importance of its initiatives to promoting innovation and developing UAE's financial sector.

”

His Highness Sheikh Mansour bin Zayed Al Nahyan

Vice President, Deputy Prime Minister, Chairman of the Presidential Court
and Chairman of the Board of the Central Bank of the UAE (CBUAE)



ABOUT EIF

The Emirates Institute of Finance (EIF) was founded in 1983. As a leading training center in the MENA and GCC regions, it offers world-class training and allied services in the critical areas of banking and finance. Based in the UAE, EIF has three education and training services campuses in Sharjah, Abu Dhabi, and Dubai.

The Institute has made substantial contributions to the careers of thousands of students and working professionals in the financial services sector. EIF is also a strong supporter of Emiratization and has launched various initiatives that have greatly helped promote Emiratis' careers.

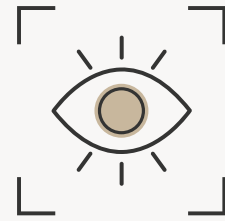
“

At EIF, we believe in nurturing talents, fostering innovation, and shaping the future of finance. Together, we embark on a journey of learning, growth, and boundless possibilities together.

”

OUR VISION

We envision enabling top-tier financial specialists by building capabilities, setting standards, and fostering innovation in the sector.



OUR MISSION

To empower the financial services sector with a world-class talent development ecosystem, fostering innovation, driving Emiratisation, and upholding the highest standards through targeted training, accreditation, and cutting-edge AI-powered solutions



VALUES



A Message from the **Chairman**



The Emirates Institute of Finance (EIF) is committed to advancing the UAE's financial services sector with a strategic vision for 2025 to foster an adaptable and forward-looking financial environment prioritizing innovation and sustainability.

As innovation and sustainability will be central themes of our Annual Training Plan (ATP), we will actively promote financial technology along with responsible financial practices by working closely with industry leaders, world-class educational

institutions, and regulatory bodies to ensure that our programs are meeting the demand of the market and align with the Leadership's ambitious goals to advance the UAE position in global competitiveness. Our 2025 ATP programs will emphasize critical thinking, problem-solving, and adaptability which are essential for success in today's dynamic financial services sector. Through investing in developing our human capital and promoting a culture of knowledge-based economy, we aim to enhance the effectiveness and resilience of the UAE's financial ecosystem.

As we move forward, the EIF will continue to position the UAE as a hub for financial excellence and innovation, underpinned by a strong foundation of knowledge.

H.E Khaled Mohamed Balama

Governor - Central Bank of UAE

Chairman of the Board of Directors – Emirates Institute of Finance

A Message from the **General Manager**



As we embark on a new year, the Emirates Institute of Finance (EIF) is excited to unveil our comprehensive learning solutions for 2025.

We are deeply grateful for our longstanding partnership with the UAE's banking and financial sector. Your ongoing support has been instrumental in our journey to nurture a new generation of financial professionals.

In response to the rapidly evolving financial landscape, EIF has carefully curated a tailored learning program for 2025. Our curriculum is designed to equip professionals with the essential skills and knowledge to thrive in the digital age. With a focus on emerging technologies such as artificial intelligence, blockchain, and robotic process automation, our programs aim to foster a highly skilled and adaptable workforce.

incorporate a strong focus on environmental, social, and governance (ESG) factors. We aim to equip professionals with the knowledge and skills necessary to contribute to a more sustainable and responsible financial sector.

Aligned with the UAE's national vision, EIF is dedicated to developing a pool of Emirati talent that can meet the challenges of the future. Through our skilling, upskilling, and reskilling initiatives, we are committed to supporting the growth and development of the financial sector.

As part of our ongoing efforts to contribute to the UAE's economic prosperity, EIF has set a goal of creating 9,375 new job opportunities by 2026-2027. By enhancing the diversity and competitiveness of the banking, insurance, exchange, and Fintech sector, we aim to strengthen the UAE's position as a global financial hub.

To achieve our objectives, EIF will offer a comprehensive range of learning solutions, including classroom sessions, virtual interactive live training (VILT), and specialized programs focused on new future skills, responsible banking, advanced technology, and sustainability. These programs have been developed in close collaboration with industry experts to ensure their relevance and effectiveness.

We are grateful for the continued support of the Central Bank of the UAE, and our partner banks and financial institutions. Your collaboration has been invaluable in shaping the future of financial talent in the UAE.

We invite the industry to actively participate in this transformative journey. Let us collaboratively develop a talent pool of banking and financial experts who are agile, future-ready, and well-equipped to navigate the challenges posed by the evolving business landscape.



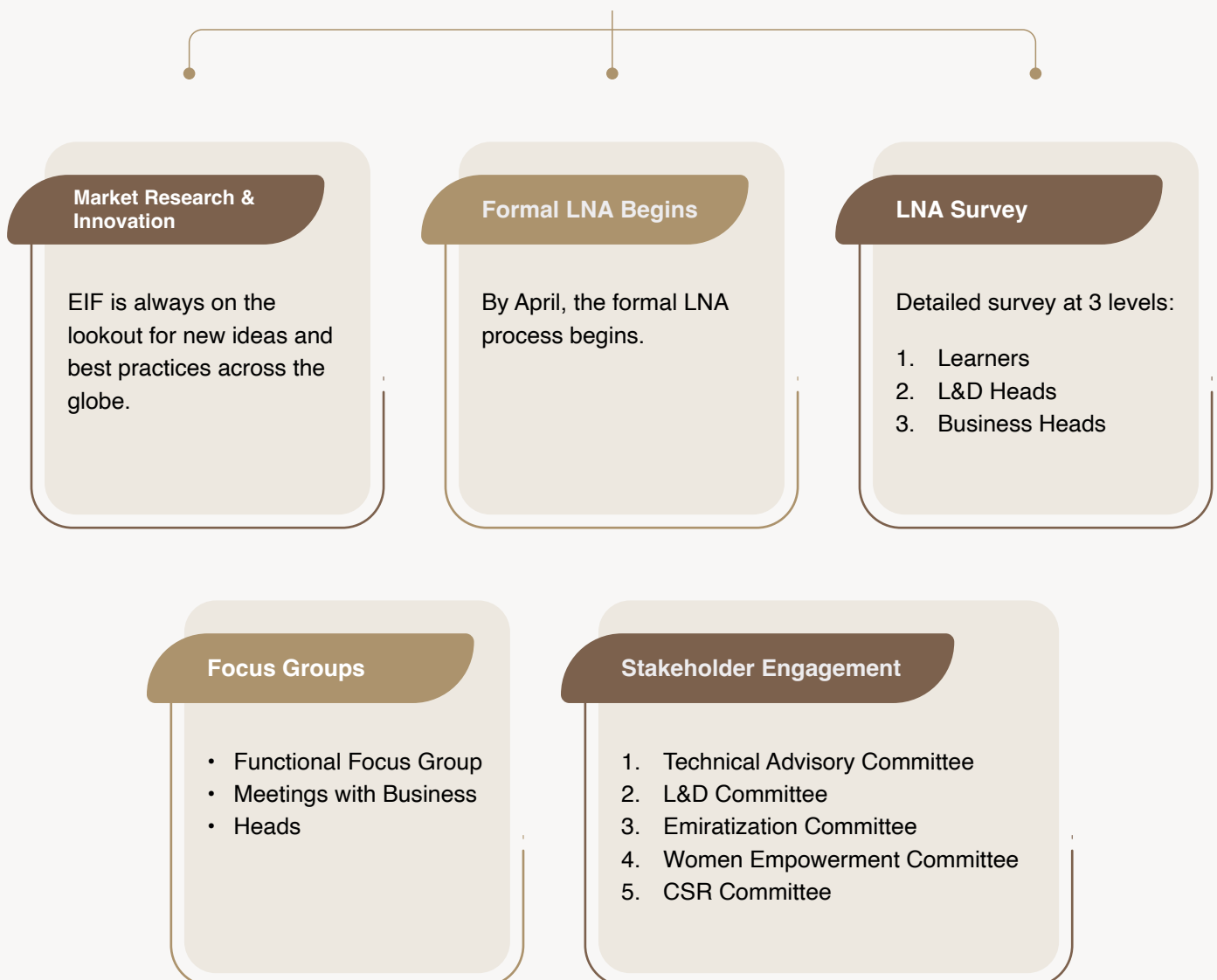
H.E. Noura Alblooshi

General Manager, Emirates Institute of Finance

LEARNING NEEDS ANALYSIS

How We Understand the Client Needs

Multi-stage Industry Driven Learning Need Analysis

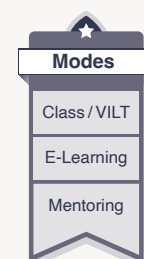



LEARNING SOLUTIONS: KEY HIGHLIGHTS

EIF - CBI INTERNATIONAL CERTIFICATES

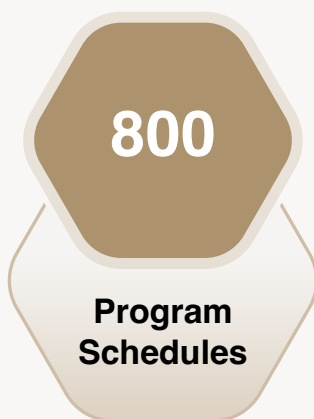


Certified blended learning journeys in:





EIF LEARNING SOLUTIONS 2025



HOW TO EFFECTIVELY USE THE LEARNING PLAN

The Annual Learning Plan 2024 features selection of unique of courses and delivery methods tailored for the requirements of different levels of audience.

COURSE TYPES

Blended Learning Pathways

EIF Blended Learning pathways are learning journeys aimed at developing a holistic understanding of different functional domain.

The pathways which typically takes 2 - 1 quarters for completion, has a series of classroom/live sessions, Micro-learning, E-learning, and mentoring sessions with the subject matter experts. More details can be found in the EIF Pathways category.

Flipped Program

Flipped program combines E-learning with classroom/live sessions. All the learners attending the course will acquire the basic knowledge of the topic by mandatorily attending the E-learning module before attending the classroom/live session.

This program is designed in a way that the classroom session covers the practical aspects of the course, while the basic concepts are acquired via E-learning, making learning more impactful.

Virtual Interactive Live Training (VILT)

VILT sessions are instructor led live sessions delivered via EIF LMS where the learners can interact with the trainer on the live platform and through engagement tools.

The session timings are form 9:00 AM - 1:30 PM for the VILT courses.

COURSE LEVELS

Foundation Programs



Foundation Programs are meant for learners who are new to the topic to build conceptual building blocks on the domain. This will ensure conceptual clarity before proceeding to specialized areas.

Intermediate Programs



Intermediate Programs add to the foundation programs by adding key skill sets to help the learner relate their learnings to the selected practical domain.

Specialization Programs



These courses represent key technical topics within a larger domain. These are focused courses and can be attended only with relevant work experience or after completion of the prerequisites. These courses will carry an assessment at the end of the program.

Master Classes



These are very specialized advanced courses to be delivered by experts in the domain. These courses should be attended only after acquiring relevant conceptual knowledge of the topic based on the learning pathway and/ or relevant experience in the domain.

Practitioners Track



These are advanced programs facilitated by industry experts designed for the practitioners in the area to discuss real use cases and ensure peer to peer learning.

Simulation

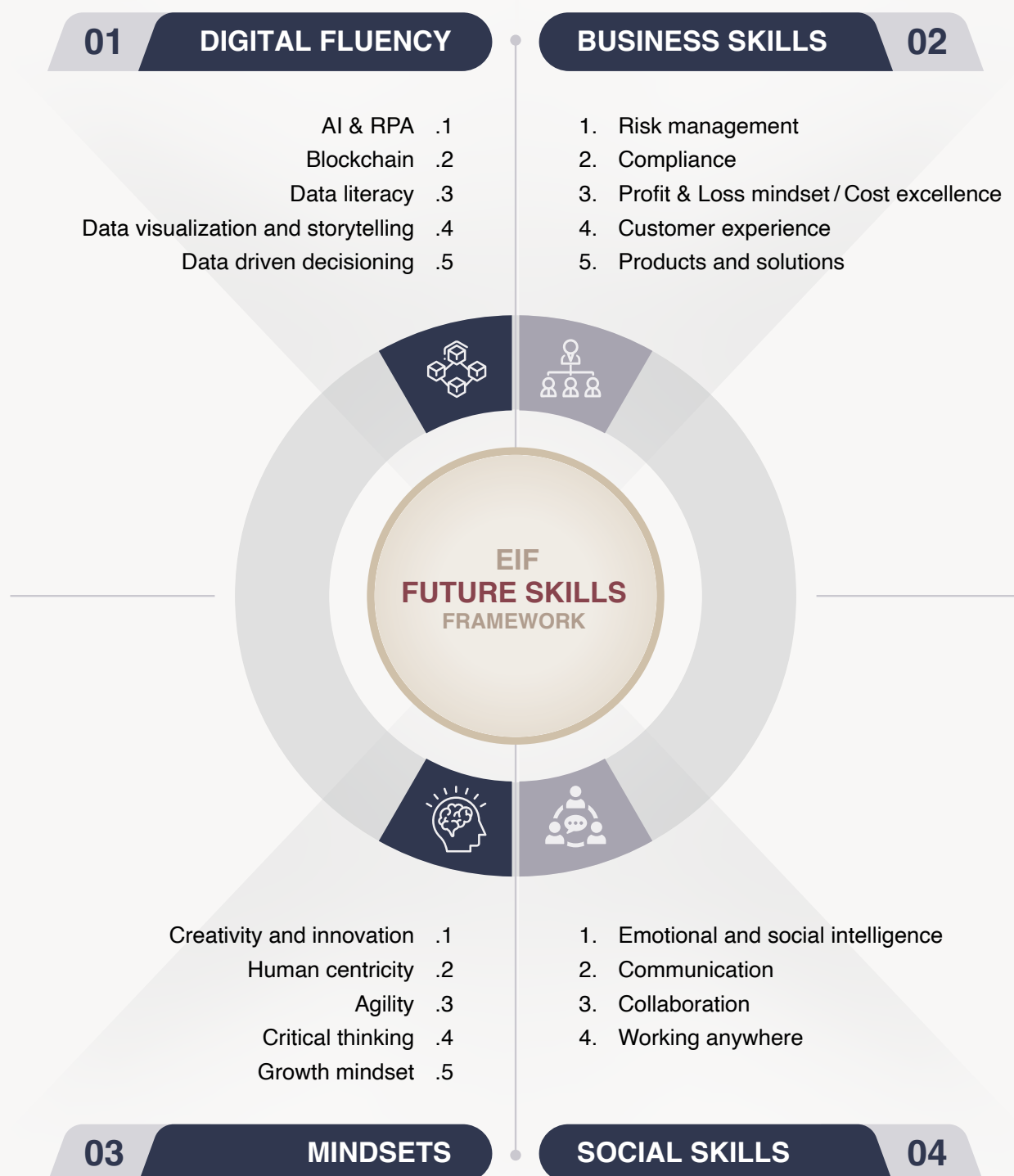


To develop and deliver learning solutions targeted at skilling, up-skilling and re-skilling the workforce, with a focus on the Emiratization agenda.

OUR PARTNERS



EIF FUTURE SKILLS FRAMEWORK



References

McKinsey Future of banking talent/ Cambridge: Future skills framework for workforce nationalization in UAE.

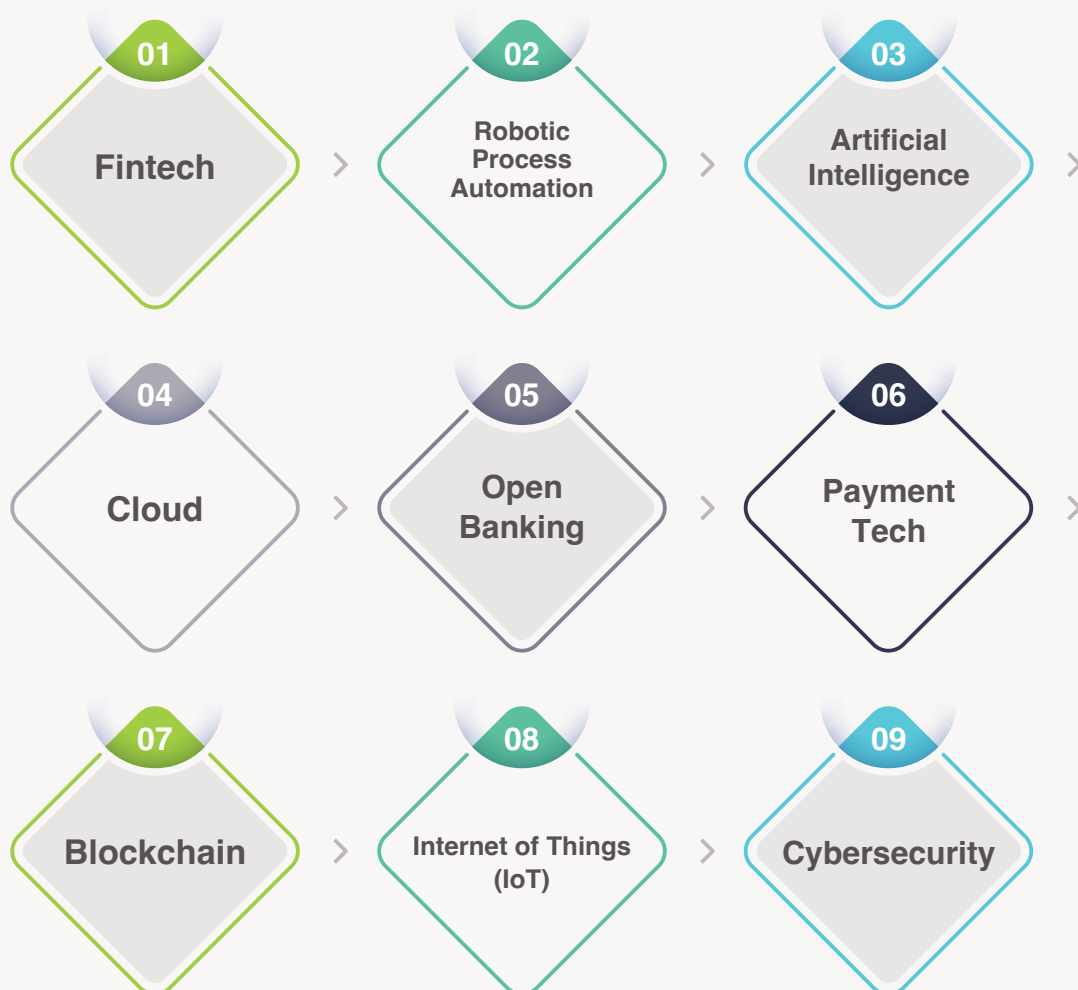
FUTURE SKILLS FRAMEWORK: MAJOR INITIATIVES

Based on the EIF Future Skills Framework, specific bespoke programs can be designed and delivered in collaboration with the partners to meet the specific requirements of the Banks.

OBJECTIVES

The pathway aims at providing knowledge and skills for bankers in the fintech and digital domain with a focus on applying technology in the banking domain.

COURSE COVERAGE AREAS



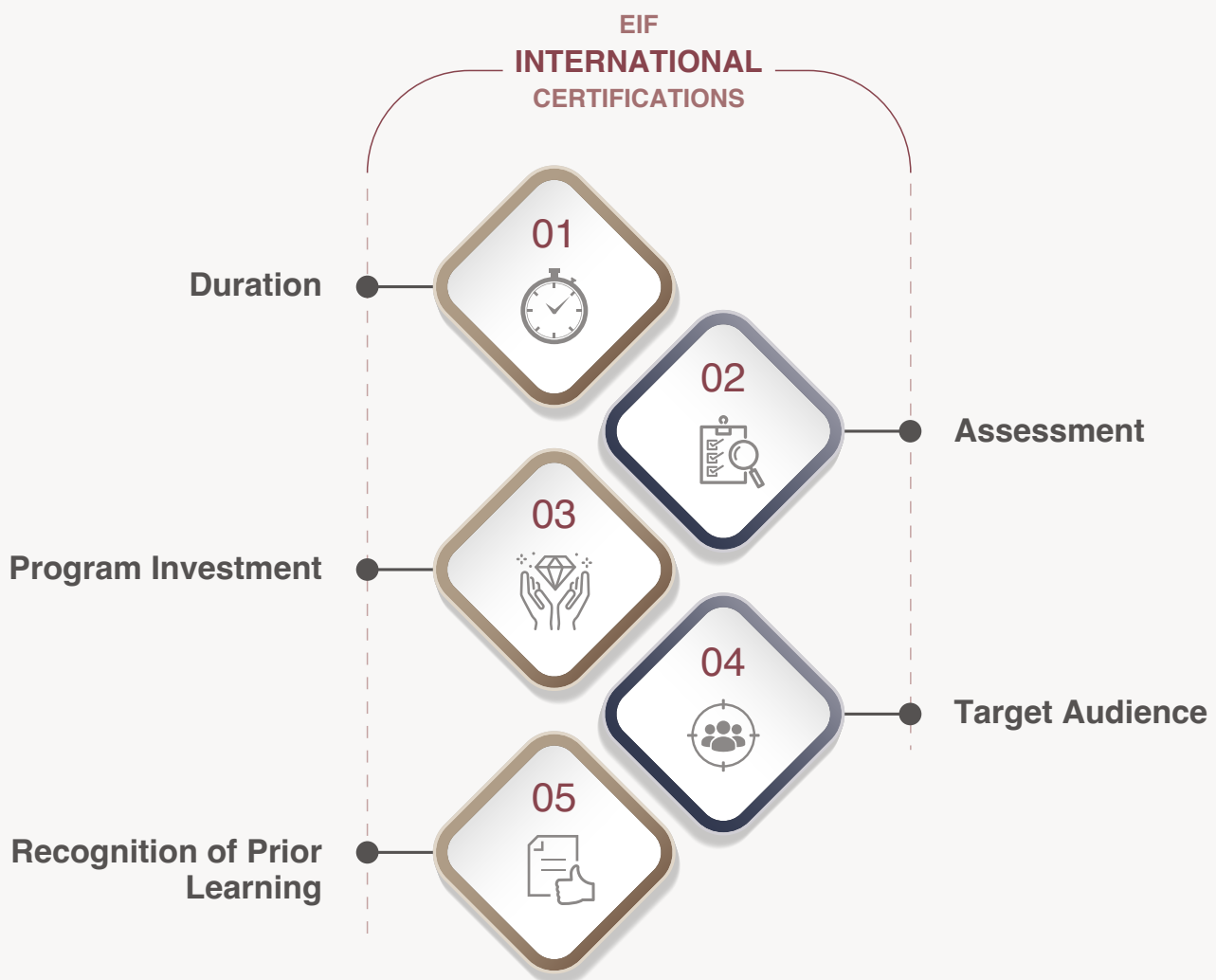
EIF INTERNATIONAL CERTIFICATIONS

ABOUT EIF International Certifications

The EIF learning pathways are now internationally accredited. The successful learners will be awarded a joint international certification by EIF and Chartered Banker Institute, UK.

Chartered Banker Institute (CBI), established in 1875, was awarded the Royal Charter in 1975. CBI is UK's largest Bankers Institute with over 30,000 members in different parts of the world.

CERTIFICATION FRAMEWORK



01 Duration



The learning pathway is designed over a period of 2 - 1 quarters. The successful learners will be awarded a joint certificate by EIF and CBI after the final assessment.

02 Assessment



There will be formative and summative assessments during each learning pathway.

Completion of all the courses is mandatory to qualify for certification.

Summative assessment will be an objective online assessment conducted 4 times in a year covering all the topics covered in the learning pathway.

The pass percentage for successful completion of the international certification is %60.

03 Program Investment



As these programs are part of EIF Annual Training Plan (ATP), there will not be any additional training cost.

However, an assessment and certification fee of AED 1750 + VAT per person will apply for candidates appearing for the certification.

04 Target Audience



The learning pathway is targeted at an intermediate to advanced level focused on creating a working knowledge of the domain.

The ideal target audience is individual contributors with few years' experience and/or new graduates.

being groomed for functional areas.

Existing experienced employees in the domain looking forward to updating their skills and getting certified can also join the pathway.

05 Recognition of Prior Learning



Learners who have attended the courses in the pathway at EIF in 2020, 2021 and 2022 can be exempt from attending these courses upon producing certificate of attendance.

CREATING BUSINESS IMPACT FROM PATHWAY: SUGGESTIONS

01

Job Placement in respective domain while undertaking the learning journey.

To ensure effective learning which translates to business impact, it is important that the learner is placed in some domain while undergoing the learning journey.

02

Line Manager Involvement: Debriefing sessions

As the topics are highly technical in nature and involve practical aspects, the learning effectiveness is optimal when the line manager gets involved in the learning. It is suggested that post each topic there is a one-on-one debriefing session.

EIF International Certification Guidelines (Pathway): Terms and Conditions

- **Cohorts:** EIF International Certification will be offered in three (3) cohorts during the year 2025.
- **Registration:** Course registration must be completed via the EIF portal using the designated code for the chosen pathway.
- **Eligibility Requirements:** Learners must meet specific prerequisites to enrol in the certification program.
- **Course Dates and Locations:** The dates and locations for the full journey of each cohort are fixed as announced by EIF ATP. These details are non-negotiable and cannot be transformed.
- **Entry Fees:** Entry fees apply for pathway learners prior to the start of their journey. Seat Allocation: Each institution is allocated 5-7 seats for each stream in the public schedules.
- **Cancellation Policy:** Cancellation requests must be submitted at least one week prior to the start date of the journey. The requests should go directly through the EIF portal or by emailing the EIF Admin team.
- **Public Exam Days:** Exam days will be pre-announced. Any additional exam days not included in the public calendar will acquire a fee.
- **E-Learning Options:** For courses offering an e-learning option, learners may choose between attending a live program or attend the e-learning (Self-paced) Session.
- **Session Make-Up:** If a learner misses a scheduled session, they may continue with their cohort and retake the session in an upcoming schedule within the ATP 2025 calendar.
- **Exam Access and Certification:** Access to exams and certification status will be provided by the EIF team once all payments have been settled.
- **Cohort Swapping:** Learners have the option to swap cohorts based on their availability during one year of EIF ATP courses only.
- **Code of Conduct:** All learners are expected to adhere to a code of conduct while participating in the program. Any violations may result in disciplinary action.
- **Intellectual Property:** All course materials and content are the intellectual property of EIF and cannot be reproduced without permission.
- **Amendment Clause:** These terms and conditions may be amended at any time, and learners will be notified of any significant changes.

These terms are subject to change, and learners are encouraged to stay informed by regularly checking the EIF portal for updates.

EIF ATP 2025 On Demands' Guidelines: Terms and Conditions

- **Number of Seat Allocation:** Each bank and institution is granted 100 free seats for the "On Demand" courses.
- **Course Access:** The On Demand list of courses will be available via the EIF portal using a designated access code.
- **Inquiry Process:** Banks must submit inquiries for any selected session from the On Demand list through the EIF portal.
- **Attendance Policy:** Any no-show or absence from the On Demand sessions will result in a deduction from the total number of seats allocated (100 seats).
- **Session Options:** Banks have the option to request an exclusive On Demand session or to participate in a public batch during scheduled sessions.
- **Participant Minimum:** A minimum of 20 and a maximum of 25 learners is required to conduct an On Demand session.
- **Notification of Dates:** Session dates will be announced at least two weeks in advance once the minimum class size is confirmed.
- **Additional Requests:** Any requests for seats beyond the initial allocation of 100 will be subject to applicable fees.
- **Cancellation Policy:** Requests for cancellation of On Demand sessions must be submitted before the announcement of schedules and finalization of session dates.
- **Notice for Exclusive Sessions:** A minimum notice period of two weeks is required to schedule exclusive On Demand sessions.
- **Modification of Terms:** EIF reserves the right to modify these terms and conditions as needed. Any changes will be communicated to banks and institutions.
- **Contact Information:** For any inquiries or assistance, banks can reach out to the EIF Admin team through the portal or designated email.

Main Categories and Domains:

Fintech, AI and Analytics 23

- Artificial Intelligence 24
- Blockchain 29
- Cybersecurity 33
- Data Analytics 38
- Fintech 45
- IT Infrastructure 51

Banking and Finance 56

- Credit Audit 57
- Banking Compliance 63
- Corporate and Commercial Banking 70
- Credit 76
- Finance and Accounting 82
- Fraud Management 87
- Human Capital Management 92
- Islamic Finance 99
- Product Management 106
- Quality 113
- Responsible Banking 119
- Retail Banking 125
- Risk Management 129
- Trade Finance 137
- Treasury, Investments And Wealth Management 142

Personal Development and Leadership 152

- Business Communication 153
- Leadership 158
- Management Skills 163
- Personal Development 167
- Sales, Marketing and Customer Experience 172

Insurance 178

- Insurance Practices 179
- Life & Non-Life Insurance 187

Insight 195

Emiratization Learning Solutions 198

Effective Board Of Director Program 206



ON-DEMAND COURSE

- Leveraging Blockchain: Smart Contracts in Financial Services
- Communication Tool-Kit for Managers
- Workplace Speaking Skills
- FATCA Rules and Regulations
- Common Reporting Standard
- General Data Protection RegulationEssentials'
- CBUAE Consumer Protection for Compliance & Audit
- Real Estate & Contracting Finance
- Excel Primer
- Data Story Telling and Decision Making for Managers
- Train The Trainer
- HR - Digital Transformation
- People Analytics and Predictive Workforce Planning
- Employee Experience Design
- Future of Work: Upskilling and Reskilling
- HR Gamification and Engagement Strategies
- Cybersecurity for HR
- Accounting for Islamic Financial Institutions
- Risk Management in Islamic Banking
- FinOps 101
- Blue Ocean Strategy
- Building & Leading High-Performance Teams
- Project Management Essentials
- Managing Multiple Task. Priorities & Deadlines
- Coaching Skills for Managers
- Personal Branding
- Managing Change & Uncertainty
- Diversity and Inclusion
- Mindfulness 101
- Art of Networking
- Influence without authority
- Exploring the Habits of Highly Effective People
- Business Process Re-engineering
- Managing Change in Business Processes
- Kanban
- Agile Project Management
- Banking Law & Practice for Retail Bankers
- Introduction of Banking: A New Joiners Perspective
- Insurance Products for Risk Mitigation
- Key Risk Indicators in Risk Management
- Interest Rate Risk Management & Measurement
- Financial Instruments for Risk Management
- Business Etiquette
- Powerful Telesales Skills
- Handling Objections
- Customer Service Games
- Art of Cross Selling
- Social Media & Digital Marketing Practitioners Track
- Key Account Management
- Closing Skills
- Sales Prospecting
- Responsible Sales Practices
- Time Value for Money Applications
- Credit Derivatives
- Interest Rate Derivatives

01

Fintech, AI and Analytics

ANNUAL TRAINING PLAN
2025

ANNUAL TRAINING PLAN

2025

Artificial Intellegnce (AI)

ENABLING YOUR VISION

Index

Level **Intermediate**

- AI Ethics and Responsible AI
- Generative AI in Finance

Level **Specialization**

- Artificial Intelligence & Machine Learning Insights for Leaders
- Applications of Artificial Intelligence and Machine Learning in Business
- AI Frameworks and Tools

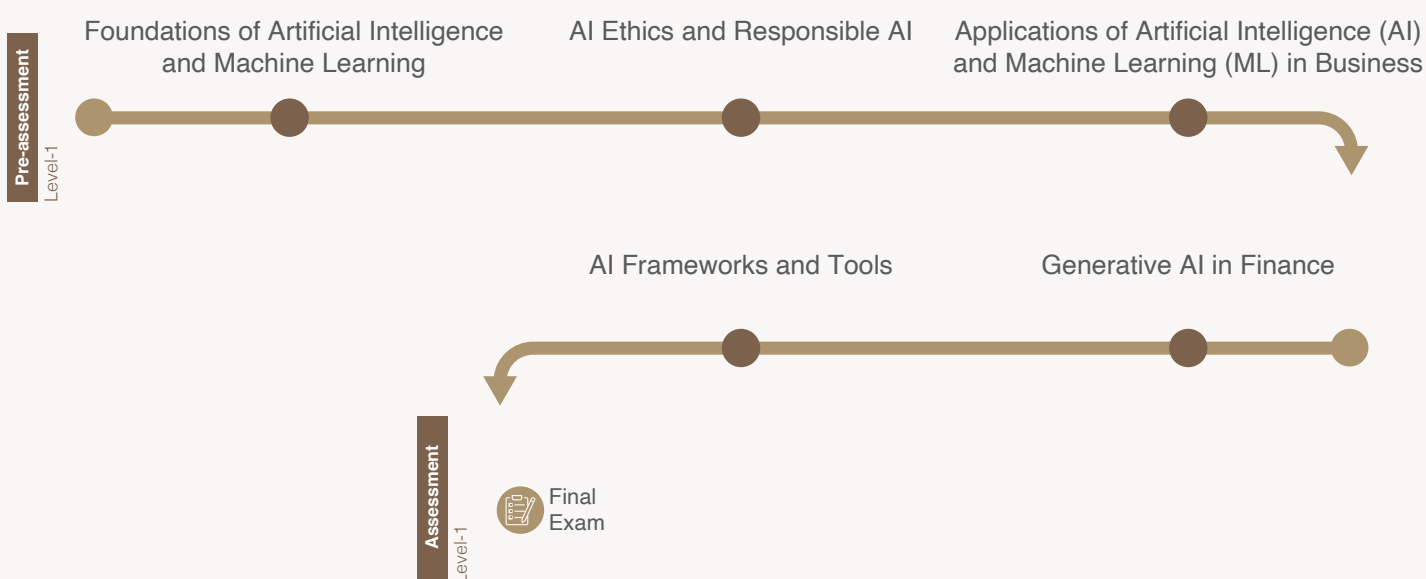
EIF PATHWAY - CBI INTERNATIONAL CERTIFICATE IN ARTIFICIAL INTELLIGENCE (AI)

Related Roles :

Financial Analysts, Data Analysts, Banking Professionals, Investment Analysts, Risk Managers, Financial Planners and Advisors, Regulatory and Compliance Officers, Ethics and Governance Experts, AI Enthusiasts.

Upon completion of the learning pathway, the learners should be able to:

- Develop a strong grasp of fundamental AI and ML principles, setting the stage for advanced exploration and application.
- Attain a solid understanding of ethical considerations in AI, enabling responsible and mindful AI development and deployment.
- Acquire specialized knowledge in the application of generative AI within the finance sector, offering insights and solutions unique to financial institutions.
- Learn to apply AI and ML in practical financial scenarios, utilizing data-driven insights to address complex financial challenges and make informed decisions.
- Gain proficiency in working with AI frameworks and tools, including industry-standard ones like TensorFlow and PyTorch, empowering effective AI model development and deployment.



Artificial Intelligence (AI)



01 Artificial Intelligence & Machine Learning Insights for Leaders

Insurance Code
4737

Bank Code
1833

Specialization



1 Day



Senior individual contributor, Team leader/Manager,
Unit head / Division Head /CXO

Purpose

This course aims at providing a high-level overview on the domain of Artificial Intelligence and Machine learning. The course focuses on the use cases of AI & ML in various business domains of the Banking and financial services sector

Learning Outcomes

After the completion of this course, the learners would be able to understand:

- Introduction to artificial intelligence and machine learning
- How AI is transforming industries.
- Use cases of AI & ML in various business and support functions in the bank
- How to leverage the power of AI in product development

02 AI Ethics and Responsible AI

Insurance Code

Bank Code
1846

Intermediate



2 Days



Open to All

Purpose

Explore ethical frameworks and the impact of bias in AI algorithms on decision-making, particularly in fair lending, credit scoring, and other financial services. The course covers strategies to mitigate bias, enhance transparency and interpretability, ensure privacy and data protection, uphold algorithmic accountability, and implement explainable AI, all while fostering a culture of Responsible AI

Learning Outcomes

After the completion of this course, the learners would be able to understand:

- Understand ethical frameworks for AI.
- Identify and mitigate bias in AI algorithms, particularly in financial services.
- Analyze the impact of bias on decision-making.
- Promote transparency, interpretability, and privacy in AI.
- Implement algorithmic accountability and explainable AI.
- Foster a culture of Responsible AI within organizations.

03 Generative AI in Finance

Insurance Code

Bank Code
1847

Intermediate



1 Day



Open to All

Purpose

Understanding Generative AI models, exploring different types of Generative AI models, and examining their applications

Learning Outcomes

After the completion of this course, the learners would be able to understand:

- Understand ethical frameworks for AI.
- Identify and mitigate bias in AI algorithms, particularly in financial services.
- Analyze the impact of bias on decision-making.
- Promote transparency, interpretability, and privacy in AI.
- Implement algorithmic accountability and explainable AI.
- Foster a culture of Responsible AI within organizations.

04 Applications of Artificial Intelligence and Machine Learning in Business

Insurance Code
4848

Bank Code
1848

Specialization



2 Days



Senior individual contributor, Team leader/Manager,
Unit head / Division Head

Purpose

This course provides a comprehensive exploration of how Artificial Intelligence (AI) and Machine Learning (ML) are revolutionizing the financial industry. Covering cutting-edge techniques and practical applications, it equips students with the knowledge and skills to navigate the dynamic landscape of AI and ML in finance. Using AI and ML algorithms for credit scoring, fraud detection, and risk assessment.

Learning Outcomes

After the completion of this course, the learners would be able to understand:

- Understand AI and ML in finance.
- Analyze financial data and make data-driven decisions.
- Apply AI/ML in risk assessment, algorithmic trading, and credit scoring.
- Use AI for fraud detection, customer service, and portfolio management.

Artificial Intelligence (AI)



05 AI Frameworks and Tools

Insurance Code
4424

Bank Code
1849

Specialization



2 Days



Senior individual contributor, Team leader/Manager, Unit head / Division Head
Prerequisite: Candidates must have some Python Coding Skills

Purpose

This course provides a comprehensive exploration of key frameworks and tools used in the field of Artificial Intelligence (AI). Participants will gain hands-on experience with industry-standard AI frameworks, libraries, and software tools. Topics covered include deep learning frameworks, machine learning libraries, data preprocessing tools, and deployment platforms. By the end of this course, participants will have the skills to effectively build, train, and deploy AI models using the latest tools and techniques, making them well-prepared for AI-related roles in various industries.

Learning Outcomes

Upon finishing this course, participants will have the capability to:

- Comprehend AI frameworks such as TensorFlow and PyTorch.
- Demonstrate proficiency in utilizing AI tools for model development.
- Effectively optimize and deploy AI models.
- Manage data preparation and experimentation.
- Acquire knowledge of advanced AI concepts.

ANNUAL TRAINING PLAN

2025

Blockchain

ENABLING YOUR VISION

Index

Level **Foundation**

- Blockchain Fundamentals
- Cryptocurrency Fundamentals

Level **Specialization**

- Blockchain for leaders
- Application of Blockchain & Digital Assets in financial institutions
- Introduction to Decentralized Finance: The Future of Finance
- Leveraging Blockchain: Smart Contracts in Financial Services

Blockchain



01 Blockchain for leaders

Insurance Code
4418

Bank Code
1667

Specialization



1 Day



Senior individual contributor, Team leader/Manager,
Unit head / Division Head /CXO

Purpose

Blockchain is fast emerging as a technology which can create disruptive changes in many business and operational aspects of the Banking business. In this context, it is imperative that the business leaders understand and appreciate and explore the use cases of blockchain technology.

Learning Outcomes

After the completion of this course, the learners would be able to:

- Basics of blockchain technology and distributed ledger system.
- Discuss use cases of blockchain in banking and financial industry.
- Explore applicability of blockchain in various areas of business and how to participate in various blockchain projects.

02 Blockchain Fundamentals

Insurance Code
4407

Bank Code
1815

Foundation



1 Day



Open to All

Purpose

This 1-day CPD program focuses on use cases of Blockchain in Banking and Financial services industry. Learners would understand the basics of Blockchain technology and explore various areas where it could be used. This introductory course covers the basics of blockchain technology, including how it works, its key components, and its applications

Learning Outcomes

After the completion of this course, the learners would be able to:

- Understand the fundamentals of blockchain technologies and their current application in the market.
- Acquire the foresight into the possibilities of blockchain technology as a blueprint for a new economy
- Differentiate between types of Blockchain Technology.
- Define and explain basic properties of a Smart Contract.
- Use blockchain cases in the banking and financial sectors.

03 Cryptocurrency Fundamentals

Insurance Code

Bank Code
1837

Foundation



1 Day



Open to All

Purpose

An essential course that introduces you to cryptocurrencies like Bitcoin and Ethereum, explaining their significance in the blockchain ecosystem

Learning Outcomes

After the completion of this course, the learners would be able to understand:

- Understand blockchain technology, the underlying infrastructure of the crypto ecosystem.
- Recognize the characteristics of different types of digital assets, including cryptocurrencies, tokens, stablecoins, non-fungible tokens (NFTs), and central bank digital currencies (CBDCs).
- Comprehend global trends, regulatory updates, and recent industry developments.
- How cryptocurrencies function citing few major cryptocurrency.

04 Application of Blockchain & Digital Assets in financial institutions

Insurance Code

Bank Code
1856

Specialization



1 Day



Senior individual contributor, Team leader/Manager,
Unit head / Division Head

Purpose

The purpose of this course is to examine the role of blockchain technology and digital assets in modern financial institutions. It will cover how these innovations are reshaping financial services by improving security, transparency, and operational efficiency, as well as enabling the creation of new financial products and services

Learning Outcomes

After the completion of this course, the learners would be able to:

- Understand the foundational principles of blockchain technology and its implications for financial institutions.
- Analyze the use cases of digital assets within financial services, including cryptocurrencies, smart contracts, and tokenization.
- Evaluate the impact of blockchain on improving security, transparency, and efficiency in financial transactions.
- Apply knowledge of blockchain and digital assets to develop strategies for implementing these technologies in financial institutions.

Blockchain



05 Introduction to Decentralized Finance: The Future of Finance

Insurance Code

Bank Code

1857

Specialization



1 Day



Open to All

Purpose

This course provides a comprehensive introduction to the emerging field of Decentralized Finance (DeFi). DeFi represents a revolutionary shift in the financial industry, leveraging blockchain technology to create open, permissionless, and decentralized financial systems. Participants will gain a solid understanding of the core principles, technologies, and applications within the DeFi ecosystem.

Learning Outcomes

After the completion of this course, the learners would be able to:

- Understand core DeFi concepts.
- Explore the DeFi ecosystem.
- Assess and manage DeFi risks.
- Examine real-world DeFi use cases.
- Understand tokenomics and governance.
- Gain insights into DeFi investment strategies.

06 Leveraging Blockchain: Smart Contracts in Financial Services

Insurance Code

Bank Code

1859

Specialization



1 Day



Senior individual contributor, Team leader/Manager,
Unit head / Division Head

Purpose

This course focuses on the specific applications of blockchain in the banking and financial sector. It covers topics such as smart contracts, permissioned blockchains, and use cases like cross-border payments and trade finance.

Learning Outcomes

•

ANNUAL TRAINING PLAN

2025

Cybersecurity

ENABLING YOUR VISION

Index

Level **Foundation**

- Cybersecurity Essentials for All

Level **Specialization**

- Security Incident Management - Simulation
- Infrastructure Security - Simulation
- Introduction to Ethical Hacking and Penetration Testing - Simulation
- Application Security
- Third Party Security Assessment

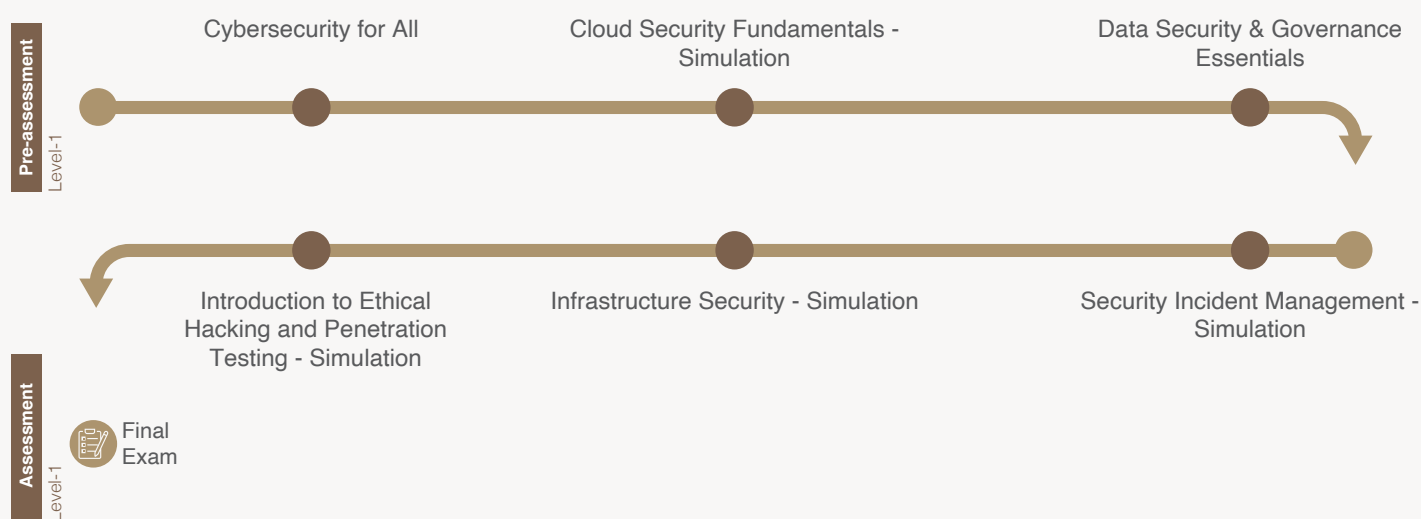
EIF PATHWAY - CBI INTERNATIONAL CERTIFICATE IN CYBERSECURITY

Related Roles :

IT and Security Professionals, Compliance Officers, Risk Management Teams, Auditors, Security Operations Center (SOC) Analysts, Application Developers, Ethical Hackers and Penetration Testers, Third-Party Vendor Managers, Managers and Executives, Regulatory and Compliance Professionals, Employees with Access to Sensitive Data.

Upon completion of the learning pathway, the learners should be able to:

- Gain a deep understanding of cybersecurity principles, strategies, and best practices.
- Acquire the knowledge and practical skills necessary to secure cloud environments effectively through hands-on simulations.
- Develop essential competencies in data security and governance, enabling responsible and compliant data management.
- Master the techniques for identifying, mitigating, and responding to security incidents.
- Gain hands-on experience in securing infrastructure components and networks, ensuring a robust defense against cyber threats in Infrastructure Security.
- Understand the fundamentals of ethical hacking and penetration testing, equipping learners with insights into offensive and defensive cybersecurity strategies.
- Learn how to assess and manage security risks associated with third-party vendors and partnerships to enhance the overall security posture.
- Develop expertise in securing applications, understanding vulnerabilities, and implementing safeguards to protect against cyber threats.



Cybersecurity



01 Cybersecurity Essentials for All

Insurance Code
4410

Bank Code
1818

Foundation



1 Day



Open to All

Purpose

With the major digital transformation of Banking, cyber security risks have risen like never before. In this context, the senior management in the Banks also needs to be cognizant of the risks, and measures needed to keep their businesses and customers safe as Cybersecurity is a shared responsibility.

Learning Outcomes

After the completion of this course, the learner should be able to understand:

- Importance of cybersecurity in banking
- Various types of cyber attacks
- How to combat cyber-attacks and cybercrimes
- Customer education
- How to deliberate on new trends, regulations and best practices

02 Security Incident Management - Simulation

Insurance Code
4747

Bank Code
1869

Specialization



2 Days



Senior individual contributor, Team leader/Manager, Unit head / Division Head

Purpose

Security Incident Management is a crucial component of modern cybersecurity practices. This course provides an in-depth exploration of the principles, strategies, and best practices for managing security incidents effectively. Participants will gain the knowledge and skills necessary to detect, respond to, and recover from security incidents in an organized and efficient manner. ever-evolving threat landscape.

Learning Outcomes

After the completion of this course, the learner should be able to understand:

- Identify and categorize security incidents effectively.
- Use tools and techniques for timely incident detection.
- Develop comprehensive incident response plans.
- Collect and analyze digital evidence for investigations.
- Explore strategies to limit incident impact.
- Restore systems and conduct post-incident evaluations.
- Participate in hands-on incident simulations and drills.

03 Infrastructure Security - Simulation

Insurance Code
4748

Bank Code
1870

Specialization



2 Days



Senior individual contributor, Team leader/Manager, Unit head / Division Head

Purpose

The course is designed to equip participants with the knowledge and skills necessary to protect critical IT infrastructure components. In today's interconnected world, the security of servers, networks, and data centers is of paramount importance. This course provides a comprehensive understanding of the principles and best practices for ensuring the confidentiality, integrity, and availability of an organization's infrastructure.

Learning Outcomes

After the completion of this course, the learner should be able to understand:

- Identify and mitigate infrastructure vulnerabilities.
- Understand strategies for implementing robust access controls to safeguard infrastructure.
- Understand how to secure network communication through encryption and firewalls.
- Developing and executing effective plans for infrastructure incident response and recovery.
- Grasp regulatory compliance and best practices in infrastructure security.

04 Introduction to Ethical Hacking and Penetration Testing - Simulation

Insurance Code
4749

Bank Code
1871

Specialization



2 Days



Senior individual contributor, Team leader/Manager, Unit head / Division Head

Purpose

This course provides a foundational understanding of the principles and techniques used in ethical hacking and penetration testing. This course is designed for individuals interested in cybersecurity and aims to equip them with the knowledge and skills required to identify and mitigate security vulnerabilities in computer systems, networks, and applications.

Learning Outcomes

After the completion of this course, the learner should be able to understand:

- Understand ethical hacking and penetration testing principles.
- Learn techniques and tools for vulnerability identification.
- Comprehend legal and ethical considerations in ethical hacking.
- Improve network and system security practices.
- Develop skills for responding to security incidents.
- Apply knowledge to enhance system and network security.

Cybersecurity



05 Application Security

Insurance Code
4752

Bank Code
1872

Specialization



2 Days



Senior individual contributor, Team leader/Manager , Unit head / Division Head

Purpose

This course provides a comprehensive understanding of securing applications in the ever-evolving cybersecurity landscape. Key topics include threat assessment, secure coding practices, vulnerability identification, and remediation. Participants will gain practical skills to protect software and mitigate risks, making them proficient in application security in various contexts.

Learning Outcomes

After the completion of this course, the learner should be able to understand:

- Gain insights in identifying and mitigating security vulnerabilities in banking applications. Implement best practices for secure coding to strengthen application security.
- Analyze and respond to emerging threats and risks to banking applications.
- Develop the skills to respond to security incidents and breaches in applications effectively.
- Conduct rigorous security audits and assessments for banking applications.
- Assess and mitigate risks associated with application security to protect financial data.

06 Third Party Security Assessment

Insurance Code
4750

Bank Code
1873

Specialization



1 Day



Senior individual contributor, Team leader/Manager , Unit head / Division Head

Purpose

This course provides a comprehensive understanding of conducting third-party security assessments in the realm of cybersecurity. Participants will learn the methodologies, tools, and best practices for evaluating the security posture of external vendors, suppliers, and service providers. Key topics include risk assessment, compliance, audit techniques, and the critical role of third-party security in safeguarding organizations against cyber threats.

Learning Outcomes

After the completion of this course, the learner should be able to understand:

- Evaluate and manage third-party cybersecurity risks.
- Learn how to assess third-party security effectively.
- Gain knowledge of regulatory compliance in third-party security.
- Conduct assessments using robust methodologies.
- Respond to security incidents involving vendors.
- Apply industry best practices in third-party security.

ANNUAL TRAINING PLAN

2025

Data Analytics

ENABLING YOUR VISION

Index

Level **Foundation**

- Excel Primer

Level **Intermediate**

- Data Story Telling and Decision Making for Managers
- Fundamentals of Big Data Analytics
- Fundamentals of Cloud Analytics
- Data Ethics Governance & Security Essentials

Level **Specialization**

- Financial Modelling Using Excel
- Data Consolidation & Analysis Using Excel
- Statistical Analysis Using Excel
- Dashboard Creation Using Excel
- Introduction to Fraud Analytics
- SQL Primer for Data Analysis
- Statistics for Data Analytics

Level **Masterclass**

- Analytics Using Python Masterclass
- Data Visualization Using Power BI

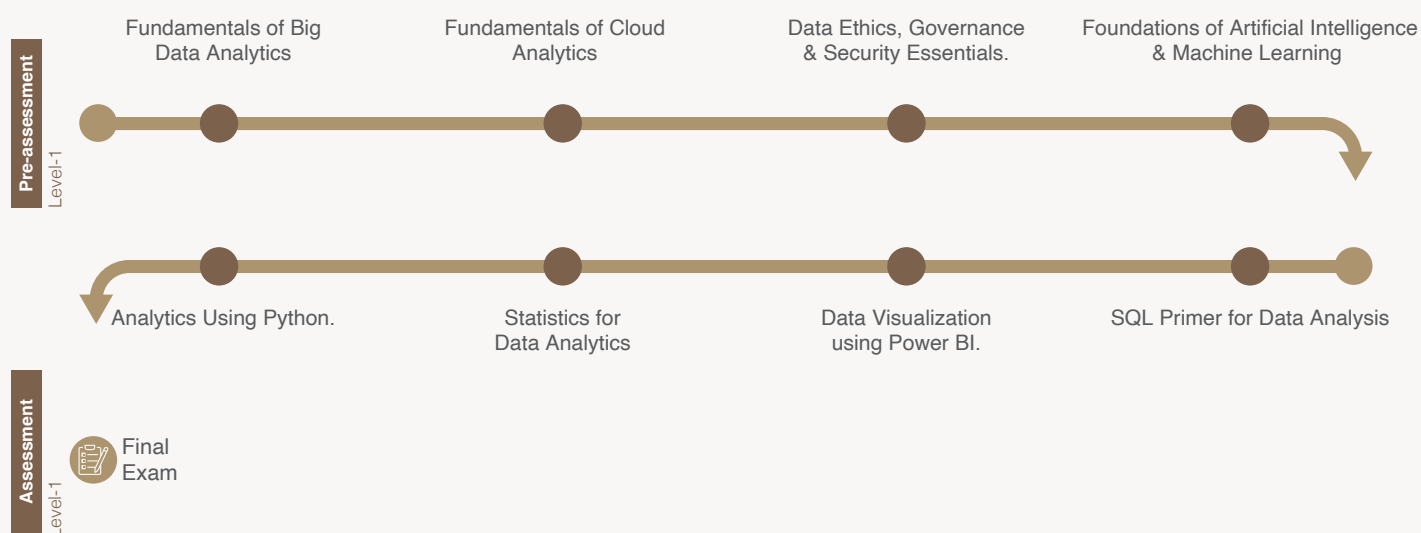
EIF PATHWAY - CBI INTERNATIONAL CERTIFICATE IN DATA ANALYTICS

Related Roles :

Entry Level/Senior Individual Contributor, Team Lead/Managers, Unit Heads, Data Analysts, BI Analysts, Market Research Analysts and Operations Analysts.

Upon completion of the learning pathway, the learners should be able to:

- Understanding on Working with Big Data tools and understanding the concepts of cloud, artificial intelligence, and sourcing of data.
- Working to prepare Data Visualization in Power BI.
- Using SQL Language for data queries and functions.
- Using various statistical tools for analysis and decision-making for data.
- Working on Python programming tools to run a model and evaluate its performance.



Data Analytics



01 Excel Primer

Insurance Code

Bank Code

1801

Foundation



1 Day



Entry Level, Senior Individual Contributor

Purpose

Participants will learn about the commonly used functions in excel

Learning Outcomes

After the completion of this course, the learner should be able to understand:

- Conditional Formatting
- Pivot basics
- Vlookup/Hlookup
- Basic Charts
- Consolidation and Cleaning of Data

02 Financial Modelling Using Excel

Insurance Code

4405

Bank Code

1808

Specialization



2 Days



Team leader/Manager, Unit Head/Division Head

Purpose

Participants will be able to effectively apply techniques to wide variety of financial models and develop an understanding and frameworks for financial analysis, modeling to analyze compantie.

Learning Outcomes

After the completion of this course,the learner should be able to understand:

- Linking 3 statement models
- Assumptions that drive the forecasts
- Sensitivity analysis
- Projected financial statements
- Debt schedulingt

03 Data Consolidation & Analysis Using Excel

Insurance Code

4405

Bank Code

1812

Specialization



2 Days



Team leader/Manager, Unit Head/Division Head

Purpose

Participants will learn to use advanced excel functions to streamline their operational work, improve productivity and enhance spreadsheet usage with charts, tables, formulas and templates.

Learning Outcomes

After the completion of this course, the learner should be able to understand:

- Apply Functions & Formulas
- Power Query
- Pivot Tables
- Pivot Charts
- Automating through Macros

04 Statistical Analysis Using Excel

Insurance Code

4740

Bank Code

1819

Specialization



1 Day



Team leader/Manager, Unit Head/Division Head

Purpose

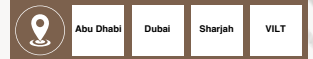
Participants will be able to learn the best practices in collection of data, analyzing and decision making and knwoledge needed to aspire being data analysts.

Learning Outcomes

After the completion of this course, the learner should be able to understand:

- Apply the techniques of Linear Regression
- Sampling techniques
- Correlation techniques
- Descriptive statistics.

Data Analytics



05 Analytics Using Python Masterclass

Insurance Code
4412

Bank Code
1820

Masterclass



2 Days



Senior Individual Contributor, Team leader/Manager, Unit Head/Division Head

Purpose

Participants will gain an ability to analyze, visualize, and leverage financial data and equip them with essential skills for managing and interpreting information effectively.

Learning Outcomes

After the completion of this course, the learner should be able to understand:

- Data Handling & Cleaning
- Data Visualization
- Analyse Time Series Data
- Statistical Techniques to Make Predictions
- Machine Learning Models

06 Dashboard Creation Using Excel

Insurance Code
4414

Bank Code
1827

Specialization



1 Day



Team leader/Manager, Unit Head/Division Head

Purpose

Participants will be able to learn how the Dashboards tool is used to track KPIs, compare data points, and get data-backed views that can help management make decisions

Learning Outcomes

After the completion of this course, the learner should be able to understand:

- Creating Interactive Dashboards with multiple Charts
- Creating KPI Dashboard

07 Introduction to Fraud Analytics

Insurance Code

Bank Code
1831

Specialization



1 Day



Team leader/Manager, Unit Head/Division Head

Purpose

Fraud analytics play a crucial role in the early detection and monitoring of fraud. These data analytic techniques will help the organization to detect the possible instances of fraud and implement an effective fraud monitoring program to protect the organization.

Learning Outcomes

After the completion of this course, the learner should be able to understand:

- Fraud analytics – its importance and challenges.
- Fraud profiling. • Data analysis. • Risk assessment using data.
- Internal control measures. • The fraud scenario approach.
- Using analytics for internal fraud investigation/audit.

08 SQL Primer for Data Analysis

Insurance Code

Bank Code
1836

Specialization



2 Days



Team leader/Manager, Unit Head/Division Head

Purpose

Participants will gain knowledge and the skillsets to retrieve data using SQL as standard language to communicate with database systems.

Learning Outcomes

After the completion of this course, the learner should be able to understand:

- Use of Aggregate Functions
- SQL Operators
- Text & Date Functions
- Sub Queries
- Table Relationships
- Database Schemas

Data Analytics



09 Data Visualization Using Power BI

Insurance Code
4415

Bank Code
1839

Masterclass



2 Days



Senior Individual Contributor, Team leader/Manager, Unit Head/Division Head

Purpose

Participants will understand at leveraging Power BI to turn complex data into clear, actionable insights, driving better business decisions and enhancing overall data-driven strategies within your organization.

Learning Outcomes

After the completion of this course, the learner should be able to understand:

- Transform Data Using Power Query
- Preparing data for Analysis
- Design & Customise a range of Visualisations
- Building Dynamic Dashboards
- Define Relationships and Construct Data Models
- Using DAX to create powerful measures
- Ensuring Data Security

10 Data Story Telling and Decision Making for Managers

Insurance Code

Bank Code
1842

Intermediate



1 Day



Senior Individual Contributor, Team leader/Manager

Purpose

The program aim to enhance their ability to interpret and communicate data-driven insights effectively. This program equips participants with the skills to transform complex data into compelling narratives that support strategic decision-making.

Learning Outcomes

After the completion of this course, the learner should be able to understand:

- Crafting a coherent Narrative from Data
- Identifying Key Insights
- Selecting & Designing Visualisation
- Types of Tools & Softwares
- Building a data driven narrative

11 Fundamentals of Big Data Analytics

Insurance Code
4753

Bank Code
1852

Intermediate



2 Days



Senior Individual Contributor, Team leader/Manager

Purpose

Participants will learn about data sourcing , Big Data landscapes and all the related terms and provide an explanation of the architectural components and programming models used for scalable big data analysis

Learning Outcomes

After the completion of this course, the learner should be able to understand:

- Sourcing of Data
- Big Data Scalability
- Machine Learning with Big Data using Python

12 Fundamentals of Cloud Analytics

Insurance Code
4754

Bank Code
1853

Intermediate



2 Days



Senior Individual Contributor, Team leader/Manager

Purpose

Participants will understand the process of storing and analyzing data in the cloud and using it to extract actionable business insights

Learning Outcomes

After the completion of this course, the learner should be able to understand:

- Data warehousing
- Data storage
- Integration of data
- ETL in the cloud using AWS/ ETS Tools

Data Analytics



13 Data Ethics Governance & Security Essentials

Insurance Code
4746

Bank Code
1854

Intermediate



1 Day



Senior Individual Contributor, Team leader/Manager

Purpose

Program is designed to provide participants with a comprehensive understanding of data security and governance principles, practices, and strategies in today's data-driven world.

Learning Outcomes

After the completion of this course, the learner should be able to understand:

- Data security fundamentals
- Privacy measures
- Access controls and authentication
- Data governance principles
- Manage data lifecycle
- Familiarize data security technologies
- Data breach prevention and response

14 Statistics for Data Analytics

Insurance Code
4755

Bank Code
1855

Specialization



2 Days



Team leader/Manager, Unit Head/Division Head

Purpose

Participants will learn to gain statistical knowledge used in the collection of analyzing and decision making and knowledge needed to aspire to be data analysts

Learning Outcomes

After the completion of this course, the learner should be able to understand:

- Data Distribution and their Implication in analysis
- Probability Distributions
- Hypothesis Testing
- Regression Analysis
- Forecasting Techniques

ANNUAL TRAINING PLAN

2025

Fintech

ENABLING YOUR VISION

Index

Level **Foundation**

- Banking Reimagined: Harnessing the Power of Tech Disruption
- FinTech Fundamentals
- Foundations of Artificial Intelligence and Machine Learning

Level **Intermediate**

- Internet of Things (IOT) Applications in Financial Sector
- Design Thinking Essentials

Level **Specialization**

- Introduction to RegTech
- Next-Gen Finance: The Rise of Islamic Fintech
- RPA Revolution: Empowering Businesses Through Automation
- Open Banking & Embedded Finance Fundamentals
- PaymentTech

Level **Leadership**

- Fintech & Digital Transformation Trends for Senior Management

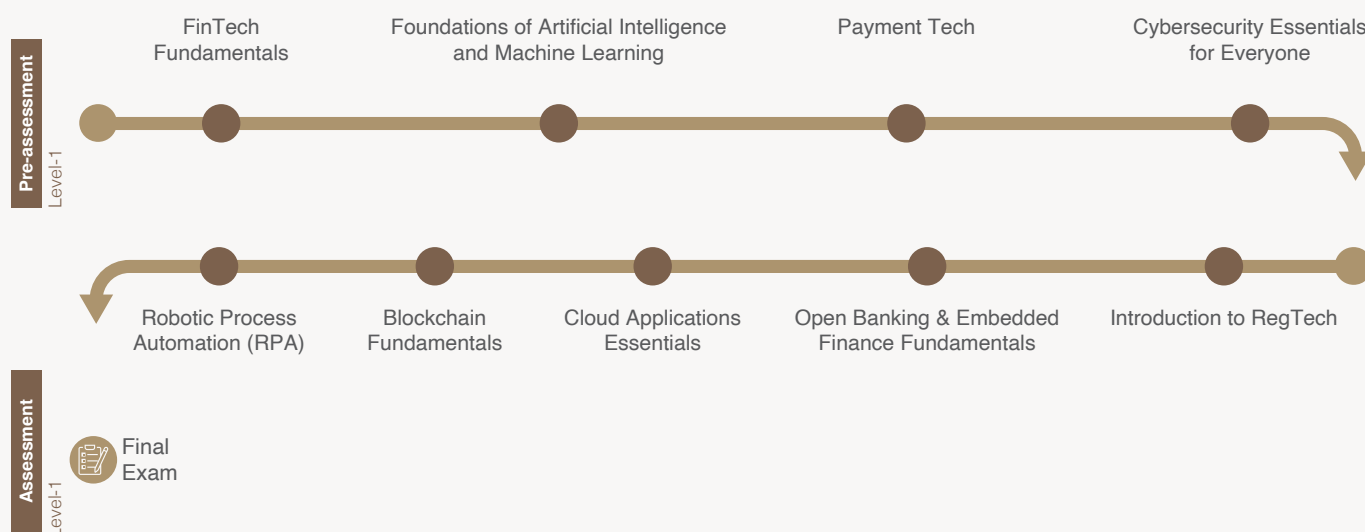
EIF PATHWAY - CBI INTERNATIONAL CERTIFICATE IN FINTECH

Related Roles :

Banking Professionals, Insurance Specialists, Data Analysts and Scientists, Compliance and Risk Managers, Technology and IT Specialists, Business Development and Strategy Leaders, Customer Experience Managers.

Upon completion of the learning pathway, the learners should be able to:

- Gain a comprehensive understanding of key concepts, trends, and innovations in the fintech industry, enabling the ability to navigate its dynamic landscape.
- Develop foundational knowledge in artificial intelligence and machine learning, empowering learners to apply these technologies to solve real-world financial challenges.
- Explore the foundations of open banking and embedded finance, equipping learners with the insights and skills needed to participate in the modern financial ecosystem.
- Acquire essential knowledge in cybersecurity that is applicable to everyone, ensuring the ability to protect sensitive financial data and assets from evolving threats.
- Attain expert knowledge in payment technologies, enabling learners to navigate the complex landscape of payment systems, digital wallets, and emerging payment methods.
- Explore the applications of the Internet of Things (IoT) in the financial sector, understanding how IoT technology is transforming financial services and improving customer experiences.
- Gain proficiency in essential cloud applications and understand how cloud technology is reshaping the fintech industry, enhancing scalability and efficiency.
- Develop the skills to implement Robotic Process Automation (RPA) solutions in financial processes, streamlining operations and reducing manual efforts.
- Acquire a solid foundation in blockchain technology, enabling learners to comprehend its role in financial transactions, security, and decentralized systems.



Fintech



01 Fintech & Digital Transformation Trends for Senior Management

Insurance Code
4725

Bank Code
1668

Specialization



1 Day



Department Head /CXO

Purpose

Fintech ecosystem and digital forces are disrupting the financial sector globally, causing major disruption in the business model. The course aims at discussing the opportunities and challenges arising from this.

Learning Outcomes

After completing this course, learners will be able to:

- Fintech ecosystem and structure
- Banks vs fintech – threat or opportunity
- Use cases
- Opportunities and challenges

02 Banking Reimagined: Harnessing the Power of Tech Disruption

Insurance Code

Bank Code
1813

Foundation



1 Day



Open to All

Purpose

This training program is designed to provide the participants a big picture overview about how technologies and digital trends are disrupting the business model of banking worldwide. The course is the foundation level CPD program which can be attended by middle and senior management officials across business units. This will help learners to understand and appreciate the big trends in the making.

Learning Outcomes

After completing this course, learners will be able to:

- The current global financial trends in digital space.
- How fintechs would drive the new business model.
- How customer analytics would impact the business.
- How blockchain, artificial intelligence, robotics and other technologies would shake up the banking space.

03 Finance for Non Finance

Insurance Code
4726

Bank Code
1814

Foundation



1 Day



Open to All

Purpose

This 1-day CPD program opens the board horizons of FinTech to the learners. The learners would understand the various use cases of fintech in the financial domain and the regulatory developments.

Learning Outcomes

After completing this course, learners will be able to:

- How financial technology (fintech) is disrupting the financial industry.
- Fintech ecosystem, key players., challengers & disruptors
- Use cases of fintech in banking & financial sector like lending, investments, payments etc.
- Global regulatory developments in fintech space – Regtech, Insuretech, and Wealthtech.

04 Foundations of Artificial Intelligence and Machine Learning

Insurance Code
4408

Bank Code
1816

Foundation



2 Days



Open to All

Purpose

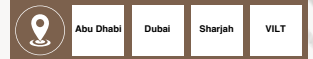
This program focuses on the applications of emerging areas of AI and Machine Learning. The participants would explore how AI, Robotics and Machine Learning could be used in various business domains in banking and financial sector. Intro to NLP, Text representation, semantic embeddings, language modelling, Recurrent Neural Networks, Generative Recurrent Networks, Transformers and BERT, Named Entity Recognition, text generation and GPT.
Pre-requisite: Basic proficiency in working and software tools is desirable.

Learning Outcomes

After completing this course, learners will be able to:

- Learn the concept of Artificial Intelligence and Machine Learning.
- Discuss the various use cases of the Artificial Intelligence and Machine Learning.
- How to Use Artificial Intelligence and Machine Learning in Banking and Insurance.
- Learn about new products and services that can be offered using Artificial Intelligence and Machine Learning.

Fintech



05 Internet of Things (IOT) Applications in Financial Sector

Insurance Code
4409

Bank Code
1817

Intermediate



2 Days



Entry Level , Senior individual contributor, Team leader/Manager , Unit head / Division Head

Purpose

This 1-day CPD program aims at creating awareness amongst the learners about the applications of IoT in banking and financial services. IoT is expected to be the next big thing in the financial sector. The course will analyze how IoT could be used to bring more convenience to banking customers.

Learning Outcomes

After completing this course, learners will be able to:

- What is IoT and how it works.
- How banks can use IoT in various business domains.
- The challenges and opportunities in this area.

06 Design Thinking Essentials

Insurance Code
4331

Bank Code
1822

Intermediate



1 Day



Entry Level , Senior individual contributor, Team leader/Manager, Unit head / Division Head

Purpose

Design thinking has emerged as a prominent trend in the innovation domain, offering a structured approach to empower learners in problem-solving. This course facilitates a comprehensive grasp of the design thinking process, enabling the development of innovative solutions crucial in the fintech and innovation sector.

Learning Outcomes

After completing this course, learners will be able to:

- Define design thinking.
- Analyze the role of design thinking in fostering innovation.
- Describe the steps involved in the design thinking process.
- Evaluate methods for synthesizing ideas into cohesive and practical products and solutions.

07 Introduction to RegTech

Insurance Code
4759

Bank Code
1825

Specialization



1 Day



Senior individual contributor, Team leader/Manager , Unit head / Division Head

Purpose

Regulatory technology, in short REGTECH, is a new technology that utilises information technology to enhance regulatory processes. It emphasis on regulatory monitoring, reporting and compliance and is thus benefitting the finance industry. The objective of this course is to given an Introduction to Regulatory Technology and its importance and impact in Banking Industry.

Learning Outcomes

After completing this course, learners will be able to:

- Learn the concept of "RegTech."
- Discuss the various use cases of the RegTech in Banking and Insurance.
- How to governments use RegTech in Banking and Insurance.
- Learn about new products development RegTech in GCC and globally.

08 Next-Gen Finance: The Rise of Islamic Fintech

Insurance Code

Bank Code
1826

Specialization



1 Day



Team Leader/Manager, Unit Head/Division Head

Purpose

Islamic Fintech is seen as driver, which can enable Islamic finance to attract more customers, increase efficiency, reduce costs, enhance innovation and help the industry achieve more regulatory and Shari'ah compliance. This course aims to highlight the relevance of rapidly emerging and growing Islamic Fintech industry and provide sound functional understanding of Islamic Fintech to offer Shari'ah-compliant business and financial solutions. Prerequisite: Introduction to Islamic Banking

Learning Outcomes

After completing this course, learners will be able to:

- Islamic Banking and Finance concepts and use of FinTech in Islamic transactions
- Kind of innovation which is undertaking the Islamic banking and financial landscape
- Islamic Banking Product Innovation- Use of Technology ; Fintech, Regtech, Shari'ah compliance
- Fintech Application in Islamic Finance: (use cases), and how they are transforming the market

Fintech



09 RPA Revolution: Empowering Businesses Through Automation

Insurance Code
4725

Bank Code
1835

Specialization



1 Day



Senior individual contributor, Team leader/Manager, Unit head / Division Head

Purpose

The training program is designed to provide the participants a big picture overview of robotic process automation technology, characteristics, and benefits of RPA. The course will give you an understanding of how RPA is transforming business and its effects on banking industry.

Learning Outcomes

After completing this course, learners will be able to:

- The current global trends in RPA.
- How RPA would drive the new business model
- RPA's impact on the business
- Identify important issues regarding implementation of RPA.

10 Open Banking & Embedded Finance Fundamentals

Insurance Code

Bank Code
1843

Specialization



1 Day



Open to All

Purpose

You will learn the foundations of open banking in this course, including what it is, how big it is, and what it means going forward. You will comprehend the nature of platform and ecosystem business models, as well as the risks and difficulties they may provide, potential regulatory repercussions, and investment prospects.

Learning Outcomes

After completing this course, learners will be able to:

- Explore open banking and use of Artificial Intelligence in incumbent banks and opportunities for new entrants.
- Understand the roles of third-party providers within the Open Banking ecosystem.
- Analyse the API business model in the Open Banking revolution.
- Appreciate the opportunities that international data standards provide to protect all stakeholders within banking ecosystem.

11 PaymentTech

Insurance Code
4758

Bank Code
1845

Specialization



1 Day



Open to All

Purpose

This course will introduce you to the future of payment technology, from mobile payments to tokenization. You will investigate current payment system technologies to assess their strengths and weaknesses, as well as the ways in which technological innovation is altering these traditional systems. You'll discover new front-end innovations such as digital wallets and mobile payments, as well as back-end innovations such as tokenization, mobile money, and new payment infrastructure

Learning Outcomes

After completing this course, learners will be able to:

- Introduction to Values and Ethics
- Introduction to three concepts: professional, professions and professional responsibility Code of Professional Conduct.
- Challenges to Auditors Independence

ANNUAL TRAINING PLAN

2025

IT Infrastructure

ENABLING YOUR VISION

Index

Level **Foundation**

- Cloud Application Fundamentals: Building Tomorrow's Tech

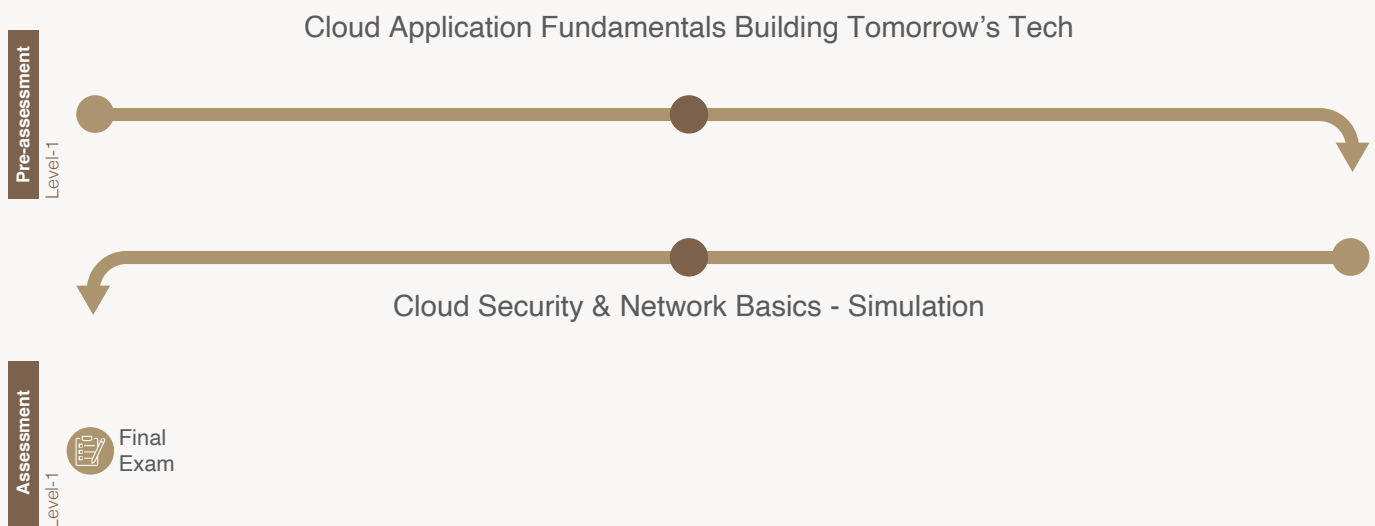
Level **Specialization**

- Cloud Security & Network Basics - Simulation
- Cloud Data Security & Recovery
- Cloud Compliance and Governance
- Introduction to ITIL Concepts
- DevOps 101
- FinOps 101

EIF PATHWAY - CBI INTERNATIONAL CERTIFICATE IN IT INFRASTRUCTURE

Related Roles :

Upon completion of the learning pathway, the learners should be able to:



IT Infrastructure



01 Cloud Application Fundamentals: Building Tomorrow's Tech

Insurance Code
4760

Bank Code
1841

Foundation



1 Day



Open to All

Purpose

Applications of cloud has become a normal part of product and process improvements in organizations. The course is aimed at providing working knowledge on the concept, applications and use case of cloud computing

Learning Outcomes

After completing this course, learners will be able to:

- Introduction to cloud computing, benefits, opportunities.
- Cloud based business models: Software as a service (SAAS).
- Cloud ecosystem: Deployment, infrastructure, storage.
- Overview of cloud solutions : AWS, Azure etc.
- Cloud data storage and protection.
- Cloud security.

02 Cloud Security & Network Basics - Simulation

Insurance Code
4745

Bank Code
1861

Specialization



2 Days



Entry Level, Senior individual contributor, Team leader/Manager, Unit head / Division Head

Purpose

Understand the significance of cloud security in the context of modern IT ecosystems. Learn how cloud security differs from traditional on-premises security. Explore the security implications of various cloud service models (IaaS, PaaS, SaaS) and deployment models (public, private, hybrid). Understand how security responsibilities are shared between cloud providers and users. Identify common security challenges associated with cloud adoption, including data breaches, compliance issues, data loss, and unauthorized access. Gain an overview of networking basics, including the OSI model, TCP/IP protocol suite, network topologies, and the role of networking in modern computing environments.

Learning Outcomes

After completing this course, learners will be able to:

- Understand cloud computing fundamentals and network basics.
- Identify and address cloud security risks.
- Implement security measures and manage secure cloud networks.
- Explore comprehensive cloud security strategies.
- Monitor, respond to, and communicate about security incidents effectively.
- Adhere to ethical and legal considerations in cloud security.

03 Cloud Data Security & Recovery

Insurance Code
4425

Bank Code
1862

Specialization



1 Day



Senior individual contributor, Team leader/Manager, Unit head / Division Head

Purpose

Data is at the core of banking operations. This course explores cloud-based data storage, management, and databases. It covers topics such as data migration, backup and recovery, data privacy and data encryption in the cloud.

Learning Outcomes

After completing this course, learners will be able to:

- Understand cloud security fundamentals.
- Evaluate cloud service providers for security.
- Implement data encryption and access controls.
- Deploy security monitoring and disaster recovery.
- Ensure compliance with regulations.
- Perform risk assessments and apply best practices.
- Optimize cloud security costs.

04 Cloud Compliance and Governance

Insurance Code

Bank Code
1863

Specialization



1 Day



Senior individual contributor, Team leader/Manager, Unit head / Division Head

Purpose

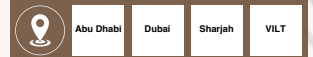
Gain a solid grasp of the foundational principles of compliance and governance within the context of cloud computing. Explore prominent compliance frameworks and regulations that govern cloud usage, such as GDPR, HIPAA, PCI DSS, and SOC 2. Understand their requirements and implications for cloud deployments. Assess how compliance and governance considerations vary depending on the cloud service model (IaaS, PaaS, SaaS) and deployment model (public, private, hybrid). Identify compliance challenges specific to each scenario

Learning Outcomes

After completing this course, learners will be able to:

- Understand cloud computing models and their compliance implications.
- Interpret and apply industry-specific and international regulations.
- Implement cloud security measures and governance policies.
- Conduct risk assessments and manage cloud service providers.
- Monitor and audit cloud environments for compliance.
- Ensure data privacy and protection in cloud settings.

IT Infrastructure



05 Introduction to ITIL Concepts

Insurance Code
4421

Bank Code
1865

Specialization



2 Days



Entry Level, Senior individual contributor, Team leader/Manager, Unit head / Division Head

Purpose

In today's rapidly evolving IT landscape, effective IT service management is critical for organizations to deliver quality services to their customers, ensure operational efficiency, and drive business success. The "Introduction to ITIL Concepts" course provides a foundational understanding of the Information Technology Infrastructure Library (ITIL), a globally recognized framework for IT service management.

Learning Outcomes

After completing this course, learners will be able to:

- Comprehend the ITIL Framework: Gain a deep understanding of the ITIL framework, its principles, and its evolution, allowing you to appreciate its significance in modern IT service management.
- Learn Key ITIL Processes: Familiarize yourself with essential ITIL processes, including incident management, change management, and problem management, to grasp how these processes optimize service delivery and support.
- Understand the Role of ITIL: Explore how ITIL contributes to successful service strategy and design, effective service transition and operation, and continuous service improvement, ensuring alignment with business objectives.
- Enhance Organizational Performance: Recognize the pivotal role of ITIL in improving organizational performance, increasing customer satisfaction, and minimizing disruptions in IT services.

06 DevOps 101

Insurance Code

Bank Code
1866

Specialization



1 Day



Entry Level, Senior individual contributor, Team leader/Manager

Purpose

In today's dynamic technology landscape, the DevOps methodology has emerged as a fundamental approach for achieving efficiency, collaboration, and automation in software development and IT operations. "DevOps 101" is an introductory course designed to provide a solid foundation in DevOps principles and practices. Whether you're a software developer, system administrator, or IT professional, this course will empower you with the knowledge and skills needed to embark on your DevOps journey.

Learning Outcomes

After completing this course, learners will be able to:

- Introduction to DevOps: Understand the foundational principles and cultural aspects of DevOps, enabling a holistic view of its importance in modern software development and operations.
- Continuous Integration and Delivery (CI/CD): Master the automation of code integration, testing, and deployment, facilitating more frequent and reliable software releases.
- Version Control and Collaboration: Learn how to use version control systems, like Git, to track code changes and foster collaboration within development teams.
- Infrastructure as Code (IaC): Grasp the concept of IaC and its role in automating infrastructure provisioning and management, contributing to greater efficiency.
- Automation Tools and Monitoring: Explore a range of DevOps tools and their application, while understanding the significance of monitoring and feedback loops for continuous improvement.

07 FinOps 101

Insurance Code

Bank Code
1867

Specialization



1 Day



Senior individual contributor, Team leader/Manager, Unit head / Division Head

Purpose

In today's dynamic business environment, financial operations (FinOps) play a pivotal role in achieving cost efficiency, financial transparency, and organizational success. The course is designed to provide participants with a foundational understanding of financial operations, enabling them to effectively manage financial resources and optimize financial performance within an organization.

Learning Outcomes

After completing this course, learners will be able to:

- Introduction to Financial Operations: Participants will gain insight into the core principles of financial operations and their significance in the business world.
- Cost Management: Learn how to manage costs effectively, including cost analysis, cost reduction strategies, and cost control.
- Budgeting and Forecasting: Understand the essentials of budgeting and financial forecasting to make informed financial decisions.
- Financial Data Analysis: Develop the skills to analyze financial data, interpret financial statements, and assess financial health.
- Financial Risk Management: Explore the principles of risk management in financial operations, including risk assessment, mitigation, and compliance.

02

Banking and Finance

ANNUAL TRAINING PLAN
2025

ANNUAL TRAINING PLAN

2025

Audit

ENABLING YOUR VISION

Index

Level **Foundation**

- Introduction to Internal Audit

Level **Intermediate**

- Internal Controls Using Coso Framework
- Audit Report writing Skills
- Audit Sampling & Data Analysis
- Fraud Risks and Controls

Level **Specialization**

- AML Audit
- Treasury Audit
- Credit Audit
- IT Security Risk and Audit
- Sales Audit

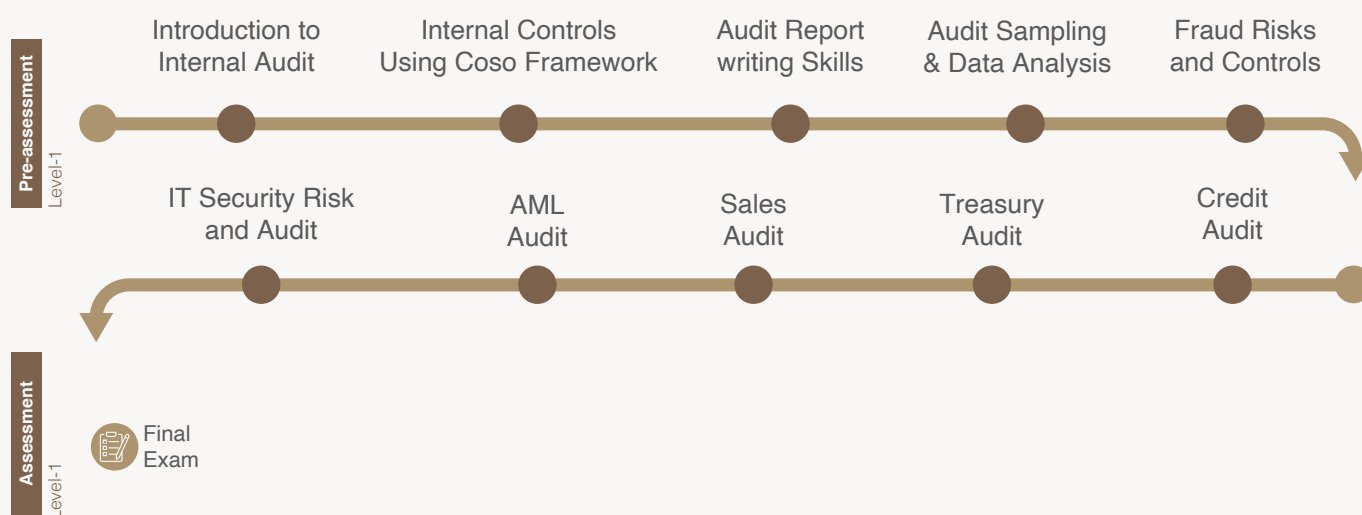
EIF PATHWAY - CBI INTERNATIONAL CERTIFICATE IN AUDIT

Related Roles :

Audit assistant, Internal Auditor Executives, Audit Managers, Risk Management Professionals

Upon completion of the learning pathway, the learners should be able to:

- Prioritize auditable units and develop and implement risk-based auditing tools and techniques.
- Identify the objectives, components, and principles of an effective internal control framework.
- Recognize the criteria for and importance of writing audit reports.
- Understand how best to incorporate data analytics throughout the audit process.
- Identify the elements to create an effective AML audit/review program.



Terms & Conditions

Audit



01 Introduction to Internal Audit

Insurance Code

Bank Code

1928

Foundation



1 Day



Entry Level, Senior Individual Contributor

Purpose

This course will help to enhance the skills of the participants relating to audit and control in banks. This will help to highlight the crucial role of auditing as an important element in the management information system.

Learning Outcomes

- Risk-based internal audit function.
- Reorganization of the audit function through audit teams (credit audit, treasury, trade finance etc.).
- Reconfiguration of the audit universe (i.e. Identifying areas to be audited) by grouping, end-to-end transaction and product processing cycles.
- Implementation of a risk assessment methodology (Inherent risk of each auditable unit).
- The prioritization of auditable units (categorization into high, medium and low risk auditable units).
- Developing and implementation of risk-based auditing tools and techniques.

02 AML Audit

Insurance Code

Bank Code

1948

Specialization



1 Day



Team leader/Manager, Unit Head/Division Head

Purpose

Auditing an AML function requires enhanced functional skills and understanding the Audit function within the AML framework. It requires an understanding of the operational and technology methods in auditing the AML function. Creating an effective AML audit and review program.

Learning Outcomes

- Steps to be conducted in an AML audit.
- Independent testing and three lines of defense.
- Independent AML skills testing matrix.
- Auditing the AML training.
- Performing of AML audit procedures and testing.
- Creating an effective AML audit/review program.

03 Treasury Audit

Insurance Code

Bank Code

1949

Specialization



1 Day



Team leader/Manager, Unit Head/Division Head

Purpose

This course is designed for the Audit Department undertaking a review of the Treasury Dept. It will focus on treasury risks and examine whether appropriate controls have been instituted.

Learning Outcomes

- Identification of treasury risks - major failures in banking industry.
- Review of treasury policy.
- Review of operational risk controls.
- Review of market risk controls.
- Review of model code of conduct.

04 Credit Audit

Insurance Code

Bank Code

1950

Specialization



2 Days



Team leader/Manager, Unit Head/Division Head

Purpose

This course is designed for the Audit Department undertaking a review of the Credit Dept. It will focus on risks facing the Credit Dept and examine whether appropriate controls have been instituted.

Learning Outcomes

- Review of risk identification process.
- Review of compliance with regulations and credit policy.
- Adequacy of operational risk controls - SOD, arm's length lending, insider trading, lender liability and review of credit admin dept.
- Review of credit risk assessment.
- Review of credit documentation.
- Review of loan pricing.
- Review of classification of loans and application of IFRS-9.

Audit



05 IT Security Risk and Audit

Insurance Code

Bank Code

1956

Specialization



1 Day



Team leader/Manager, Unit Head/Division Head

Purpose

An IT audit is the examination and evaluation of an organization's information technology infrastructure, policies, and operations. Information technology audits determine whether IT controls protect corporate assets, ensure data integrity, and are aligned with the business's overall goals. This course focuses certain aspects of the IT security risk and audit.

Learning Outcomes

- Review IT policies and procedures.
- Review IT standards.
- Review IT documentation.
- Review of protection of Consumer data and assets.
- Social Engineering testing.
- Review New Product / Process Audit.

06 Internal Controls Using Coso Framework

Insurance Code

Bank Code

1960

Intermediate



2 Days



Senior Individual Contributor, Team leader/Manager

Purpose

Internal auditing is an independent, objective assurance and consulting activity designed to add value and improve an organization's operations. It helps an organization accomplish its objectives by bringing a systematic, disciplined approach to evaluate and improve the effectiveness of risk management, control, and governance processes.

Learning Outcomes

- Identify the objectives, components, and principles of an effective internal control framework.
- Identify the roles and responsibilities each group in an organization has regarding internal controls.
- Identify the different types of controls and the appropriate application for each of them.

07 Audit Report writing Skills

Insurance Code

Bank Code

1971

Intermediate



2 Days



Senior Individual Contributor, Team leader/Manager

Purpose

Persuasive communication is an essential skill for auditors at all levels, and high-quality audit reports are a key communication tool. The of internal audit reporting is not to describe what we found or to make recommendations for improvement — it is to persuade readers to take action.

Learning Outcomes

- Recognize the criteria for and importance of writing audit reports.
- Complete the five components of an audit observation.
- Construct an audit report.
- Develop reports that are accurate, objective, clear, concise, constructive, complete, and timely.

08 Audit Sampling & Data Analysis

Insurance Code

Bank Code

1972

Intermediate



2 Days



Senior Individual Contributor, Team leader/Manager

Purpose

The Data Analytics and Audit Sampling program is designed to provide participants with a solid foundation in using data analytics techniques in the context of auditing. Participants will learn how to leverage data to enhance the audit process, gain insights, and make more informed decisions

Learning Outcomes

- Understand how best to incorporate data analytics throughout the audit process.
- Describe the steps to develop and audit approach for data analysis.
- Describe opportunities to expand audit opportunities for providing descriptive, diagnostic, predictive, and prescriptive internal audit work.
- Understand the future direction for use of data analytics in internal audit.
- Understand audit sampling and the audit risk concepts associated with sampling.
- Determine how to best leverage data analytics and other general-purpose tools that are in use within the organization.
- Learn which software tools are most appropriate to leverage in various scenarios."

Audit



09 Fraud Risks and Controls

Insurance Code

Bank Code

1973

Intermediate



1 Day



Senior Individual Contributor, Team leader/Manager

Purpose

The Fraud Risks and Controls is designed to provide auditors with a comprehensive understanding of fraud risks, detection, prevention, and control measures. This program equips auditors with the knowledge and tools necessary to effectively identify, investigate, and report on fraud-related issues.

Learning Outcomes

- Understand the prevalence of illegal acts and fraud in today's world.
- Appreciate the importance of auditing culture in creating a "fraud-resistant" organization
- Compare and contrast various illegal acts/fraud definitions.
- Describe the fraud triangle and its three elements, and "dark triad" personalities.
- Define the types of fraud and fraud risk factors.
- Define governance, risk management, and control in the context of fraud.
- Describe fraud prevention, deterrence, and detection techniques.
- Understand the behavioural aspects of fraudsters.
- Describe internal auditors' compliance and fraud-related responsibilities related to protecting the organization from regulatory violations.
- Understand evolving responsibilities of the internal audit function, including the involvement of forensic accountants, forensic data analysts, and fraud examination specialists.

10 Sales Audit

Insurance Code

Bank Code

1520

Specialization



1 Day



Team leader/Manager, Unit Head/Division Head

Purpose

This course empowers learners within the Audit Department to enhance their skills in evaluating the Relationship and Sales Department. By doing so, it equips them to safeguard the integrity of sales processes, whether internal or outsourced, which are critical to the bank's success.

Learning Outcomes

After completing this course, learners will be able to:

- Analyze sales targets in a market audit.
- Evaluate market communications.
- Assess manpower resources effectively.
- Examine sales procedures across various domains (Retail, Wealth Management, Insurance, Treasury).
- Scrutinize outsourced sales operations.
- Evaluate customer selection, appropriateness testing, misrepresentation, and pressure.
- Assess customer service quality.

11 Corporate Governance and Culture

Insurance Code

Bank Code

1974

Intermediate



2 Days



Corporate Governance and Culture

Purpose

Navigating the intricate intersection of Corporate Governance and organizational culture is essential for internal auditors. This exploration delves into the symbiotic relationship between governance frameworks and cultural dynamics, crucial for fostering compliance, risk management, and ethical conduct within the corporate ecosystem.

Learning Outcomes

- Definition and principles of corporate governance
- Key elements of successful corporate governance
- Internal auditors' role in ensuring governance compliance
- Understanding corporate culture
- The impact of culture on internal audit effectiveness
- Practical strategies for auditors to assess and influence culture
- Organizational Culture and Why It Matters
- Culture Health Indicators
- Turning to Internal Audit for Assurance
- Assessing Internal Audit's Culture Assurance Maturity

ANNUAL TRAINING PLAN

2025

Compliance

ENABLING YOUR VISION

Index

Level **Foundation**

- AML for Non Compliance Staff

Level **Intermediate**

- Sanctions Monitoring
- KYC & CDD Compliance
- Transactions Monitoring Foundations
- UBO - Ultimate Beneficial Ownership
- European Union Directives
- AML & CFT Compliance and Ethics
- Combating of Financing of Terrorism

Level **Specialization**

- AML Laws Regulations and International Guidelines
- FATCA Rules and Regulations
- Common Reporting Standard
- General Data Protection Regulation Essentials
- Sanctions Compliance Standards
- Targeted Financial Sanctions
- CBUAE Consumer Protection for Compliance & Audit

Level **Masterclass**

- Effective Compliance Monitoring System

EIF PATHWAY - CBI INTERNATIONAL CERTIFICATE IN COMPLIANCE

Related Roles :

Money Laundering Reporting Officers, AML Manager, KYC & CDD Manager, Compliance Officer, Transaction Monitoring Officer, AML Sanctions Manager, Internal Auditor, FCC Compliance Officer or similar roles.

Upon completion of the learning pathway, the learners should be able to:

- Understand the AML and CFT principles based on the UAE Federal Laws and Central Bank regulations.
- Acquire knowledge of international compliance recommendations and guidelines in the compliance domain.
- Understand the risk-based approach to managing CFT and proliferation.
- Familiarize with different aspects of TFS and the UAE Central Bank Guidelines on TFS.
- Identify the different types of sanctions and the sanction screening process.
- Understand the role of technology in combating financial crime



Compliance



01 AML Laws Regulations and International Guidelines

Insurance Code

Bank Code

1901

Specialization



1 Day



Team leader/Manager, Unit Head/Division Head

Purpose

The course aims to share the laws, regulations, and guidelines in the UAE's anti-money laundering domain. An Introduction to International Guidelines - FATF, EU directives and others

Learning Outcomes

After the completion of this course, the learner should be able to understand:

- UAE AML & CFT Federal Law
- UAE Central Bank Circulars of AML & CFT
- AML & CFT Guidelines for Financial Institutions
- International Guidelines on AML - FATF, EU Directives and others

02 FATCA Rules and Regulations

Insurance Code

Bank Code

1922

Specialization



1 Day



Team leader/Manager, Unit Head/Division Head

Purpose

The Foreign Account Tax Compliance Act (FATCA) is a new US law aimed at foreign financial institutions (FFIs) and other financial intermediaries to prevent tax evasion by US citizens and residents using offshore accounts. It represents a complex and costly compliance task forced upon financial services firms globally by the US tax authorities.

Learning Outcomes

After the completion of this course, the learner should be able to understand:

- Summary of FATCA developments.
- Defining US accounts.
- Intergovernmental approach – model 1 IGA & model 2 IGA
- FATCA's IGAS with the UAE and the middle east region
- Defining reportable financial institutions.
- Reporting & withholding requirements.
- Operational impact and due diligence requirements for UAE banks and financial institutions - account onboarding procedures - validity periods - document specifications.
- Effects of non-compliance.

03 AML for Non Compliance Staff

Insurance Code

Bank Code

1934

Foundation



1 Day



Entry Level, Senior Individual Contributor

Purpose

The course will help create awareness of Anti-money laundering among all the staff in various functional banking domains. The risk of money laundering is open across business functions and needs awareness and diligent action for its prevention.

Learning Outcomes

After the completion of this course, the learner should be able to understand:

- Explain the nature, and process of money laundering and its risks.
- Understand the risks of money laundering.
- Understand the similarities and differences of money laundering and terrorist financing.
- Apply the KYC, CDD, and EDD in verifying identity, and transactions of customers.
- Understand UAE federal laws and awareness of employee responsibilities.

04 Common Reporting Standard

Insurance Code

Bank Code

1937

Specialization



1 Day



Team leader/Manager, Unit Head/Division Head

Purpose

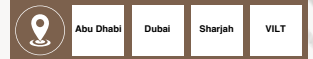
This course will raise awareness of the domain of Common Reporting Standards, which are becoming an increasingly important area in global compliance domain.

Learning Outcomes

After the completion of this course, the learner should be able to understand:

- Introduction the CRS – concept and its elements.
- How to create an awareness of the key requirements of CRS and the implications that it has on financial institutions and their customers.
- Understand key requirements for classification of entities, financial accounts, and the customers.
- To understand the regulatory requirements on CRS.

Compliance



05 Sanctions Monitoring

Insurance Code

Bank Code

1938

Intermediate



1 Day



Senior Individual Contributor, Team leader/Manager

Purpose

The objective of this course is to discuss various methods and strategies to ensure compliance to the sanctions imposed in certain jurisdictions.

Learning Outcomes

- After the completion of this course, the learner should be able to understand:
- Understand the terminology, concepts, and processes of sanctions monitoring.
- Understand the different type types of sanctions.
- Creating an effective sanction screening process.
- Global regulation to sanction – introduction to UN sanctions, OFAC, World Check, UAE blacklist.
- The use of technology in sanction list monitoring.

06 Effective Compliance Monitoring System

Insurance Code

Bank Code

1939

Masterclass



1 Day



Senior Individual Contributor, Team leader/Manager, Unit Head/Division Head

Purpose

This course is focused on ensuring effective compliance in the AML and CFT compliance areas. This course discusses the concepts of a Compliance theme, compliance Monitoring, and Compliance Culture within the organization.

Learning Outcomes

- After the completion of this course, the learner should be able to understand:
- The role of compliance risk as the foundation of compliance monitoring.
- Understand the importance of a risk-based compliance monitoring programme.
- Identify major compliance requirements across various business functions.
- Suggest effective monitoring mechanisms for effective compliance.
- Challenges that can arise in implementing the compliance monitoring system.

07 General Data Protection Regulation Essentials'

Insurance Code

Bank Code

1952

Specialization



1 Day



Team leader/Manager, Unit Head/Division Head

Purpose

GDPR Act in EU is acknowledged globally as one of the landmark regulations in the data protection and privacy area. This course aims at giving a working knowledge of the GDPR and understanding how it affects your organization and ensure compliance

Learning Outcomes

After the completion of this course, the learner should be able to understand:

- Understand the purpose and applicability of GDPR.
- Understand the entities in GDPR.
- Understand how to define personal data under GDPR.
- Discuss the overview of GDPR articles, fines and penalties

08 KYC & CDD Compliance

Insurance Code

Bank Code

1957

Intermediate



1 Day



Senior Individual Contributor, Team leader/Manager

Purpose

KYC and CDD are Integral aspects of AML compliance. As regulatory expectations increase, knowing the essentials of the topic has become very important. This course will provide an indepth understanding of KYC CDD Program.

Learning Outcomes

After the completion of this course, the learner should be able to understand:

- Importance of KYC and Important KYC docs.
- What is CDD and how to effectively fill a CDD form.
- CDD and Onboarding - How to effectively Onboard a customer?
- Risk Categorization of Customers.
- Enhanced Due diligence.
- Significance of Periodical Monitoring/Update of Customer Profile/Docs.
- FATCA & KYC.

Compliance



09 Sanctions Compliance Standards

Insurance Code

Bank Code

1958

Specialization



2 Days



Team leader/Manager, Unit Head/Division Head

Purpose

Sanctions compliance is becoming a daily challenging area to bankers. This specialized program takes the compliance specialists thoroughly through the most important areas of concern (SDD, Sanctions Evading Methods, Sanctions screening, and Investigations) making them to be equipped with the proper skills to comply with Sanctions.

Learning Outcomes

After the completion of this course, the learner should be able to understand:

- UDifferentiate between SDD and CDD.
- Identify the common methods used to evade sanctions.
- Analyze customer name and transitions for sanctions.
- Develop a structured model for tagged names and transactions investigations and reporting

10 Transactions Monitoring Foundations

Insurance Code

Bank Code

1961

Intermediate



1 Day



Senior Individual Contributor, Team leader/Manager

Purpose

Transaction monitoring refers to the monitoring of customer transactions, including assessing historical/current customer information and interactions to provide a complete picture of customer activity. Hence, it is a core component of an AML and financial crime compliance program. This course provides a foundation knowledge of the transaction monitoring process.

Learning Outcomes

After the completion of this course, the learner should be able to understand:

- The role of transaction monitoring in AML compliance.
- How does transaction monitoring work?
- Transaction Monitoring –A risk based approach.
- How regulations impact transactions monitoring?
- Challenges in transaction monitoring.
- The role of technology in transactions monitoring

11 UBO - Ultimate Beneficial Ownership

Insurance Code

Bank Code

1964

Intermediate



1 Day



Senior Individual Contributor, Team leader/Manager

Purpose

An Ultimate Beneficial Owner is an individual who ultimately owns or controls the business or business partner, whether directly as a shareholder, or indirectly via control of companies, other entities or structures that control the Business Partner. Financial Action Task Force (FATF) Recommendation 10 address customer due diligence - states the importance of identifying the UBO.

Learning Outcomes

After the completion of this course, the learner should be able to understand:

- What is ultimate beneficial ownership?
- Types of UBO.
- Data sources you need to screen a beneficial owner.
- Why understanding beneficial ownership is important?
- Financial Action Task Force (FATF) Recommendation on UBO
- UAE Central Bank Guidelines on UBOs
- Challenges in Identifying the UBOs

12 European Union Directives

Insurance Code

Bank Code

1965

Intermediate



1 Day



Senior Individual Contributor, Team leader/Manager

Purpose

Fighting money laundering and terrorist financing contributes to global security and the integrity of financial systems all over the world. European Union had adopted an anti-money laundering directive in order to prevent the misuse of the financial system.

Learning Outcomes

After the completion of this course, the learner should be able to understand:

- History and Importance of EU AML directives
- Highlights of 4th EU AML directive.
- Highlights of 5th EU AML directive.
- Highlights of 6th EU AML directive.
- Highlights of 7th EU AML directive.

Compliance



13 AML & CFT Compliance and Ethics

Insurance Code

Bank Code

1966

Intermediate



1 Day



Senior Individual Contributor, Team leader/Manager

Purpose

Ethics is more important than legality. Ethics set the tone at the top and defines the corporate culture of the organisation. This Course specifies the role, tasks, and responsibilities of anti-money laundering and countering the financing of terrorism (AML/CFT) compliance officers.

Learning Outcomes

After the completion of this course, the learner should be able to understand:

- Guidelines on the role, tasks, and responsibilities of AML/CFT compliance officers
- Best practices for a strong culture of AML & CFT compliance
- Designing and building world-class compliance systems and controls

14 Targeted Financial Sanctions

Insurance Code

Bank Code

1967

Specialization



1 Day



Team leader/Manager, Unit Head/Division Head

Purpose

Targeted financial sanctions include both asset freezing without delay and prohibition from making funds or other assets or services, directly or indirectly, available for the benefit of sanctioned individuals, entities, or groups. This course will familiarize with different aspects of TFS and the UAE Central bank Guidelines on TFS

Learning Outcomes

After the completion of this course, the learner should be able to understand:

- Define TFS and the Purpose of TFS.
- TFS - Obligations on FIs
- Procedures, Permissions and Exemptions
- Frozen Funds or Other Assets due to the Local Terrorist List / UN Consolidated List
- Removal or De-listing of a Designation from the Local Terrorist List / UN Consolidated List
- UAE Central Bank guidelines on Targeted financial sanctions
- Enforcement of TFS – Consequences and Exemptions

15 Combating of Financing of Terrorism

Insurance Code

Bank Code

1968

Intermediate



1 Day



Senior Individual Contributor, Team leader/Manager

Purpose

Terrorist financing involves the solicitation, collection, or provision of funds with the intention that they may be used to support terrorist acts or organizations. This course will provide a detailed understanding of the risk-based approach to managing CFT and proliferation.

Learning Outcomes

After the completion of this course, the learner should be able to understand:

- Introduction to Terrorism and Terrorist Financing
- Terrorism Threats and Risk Assessments
- The risk-based approach to managing CFT and proliferation.
- International and Regional Legislative and Regulatory Frameworks
- Consequences of failing to manage CFT risks.

16 CBUAE Consumer Protection for Compliance & Audit

Insurance Code

Bank Code

1969

Specialization



1 Day



Team leader/Manager, Unit Head/Division Head

Purpose

Consumer Protection has far-reaching implications for many activities in the financial services sector. UAE Central Bank has issued a Consumer Protection Regulation (Circular No 2020- 8). This principles-based structure of the regulation must be complied by all Licensed Financial Institutions. This course focuses on the Compliance and audit aspects of this regulation.

Learning Outcomes

After the completion of this course, the learner should be able to understand:

- Scope & Significance of Consumer Protection Standards.
- Disclosure and Transparency requirements as per CPS.
- Responsible Market & Business Conduct .
- Fair and Equal Treatment of Consumers.
- Protection of Consumer Data and Assets.
- Responsible Financing Practice.
- Complaint Management and Resolution.

ANNUAL TRAINING PLAN

2025

Corporate and Commercial Banking

ENABLING YOUR VISION

Index

Level **Foundation**

- Business Ethics

Level **Intermediate**

- Current Economic Trends
- Identifying Business Opportunities from Financial Statements
- Lending Deal Structuring and Decision Making Strategy
- SME Lending

Level **Specialization**

- Real Estate & Contracting Finance
- Syndicated Loans
- Cash Management and Transaction Banking

Level **Masterclass**

- Project Financing Masterclass

EIF PATHWAY - CBI INTERNATIONAL CERTIFICATE IN CORPORATE & COMMERCIAL BANKING

Related Roles :

Associate Relationship Managers, Relationship Managers, Relationship Executives, Corporate/Commercial Banking Unit Head, Commercial Banking Officer, Corporate Banking Analysts, Credit Analysts, SME Bankers, Branch Managers.

Upon completion of the learning pathway, the learners should be able to:

- Understand the client's business to assess business opportunities and risks.
- Understand how to acquire, sustain, and offer the correct products to corporate clients for all their business requirements.
- Know the compliance aspects regarding fraud and red flags to monitor and prevent losses.
- Understand and analyze financial statements to know the financial strength of companies.
- Acquire the skill of powerful negotiation, cross, and upselling to increase the wallet share of the bank.



Corporate & Commercial Banking



01 Project Financing Masterclass

Insurance Code
4426Bank Code
1206

Masterclass



2 Days



Senior Individual Contributor, Team leader/Manager, Unit Head/Division Head

Purpose

Participants will gain insights into project risks and grasp the crucial factors and techniques used in project financing.

Learning Outcomes

After the completion of this course, the learner should be able to understand:

- Understanding Project Finance Fundamentals
- Structuring Project Finance Deals
- Interpret Financial Models for Project Evaluation
- Documentation & Risk Stages in Projects

02 Real Estate & Contracting Finance

Insurance Code

Bank Code
1207

Specialization



1 Day



Team leader/Manager, Unit Head/Division Head

Purpose

Participants will gain insights into real estate market dynamics, types of real estate financing and feasibility study of due diligence and real estate regulations

Learning Outcomes

After the completion of this course, the learner should be able to understand:

- Understanding methods of property valuation
- Various Contract Financing Methods
- Mitigating Financial Risks associated with real estate investments

03 Syndicated Loans

Insurance Code

Bank Code
1209

Specialization



1 Day



Team leader/Manager, Unit Head/Division Head

Purpose

Participants will gain insights of the loan syndication process, including the roles and responsibilities of lead arrangers, syndicate members, and borrowers in a syndicated loan.

Learning Outcomes

After the completion of this course, the learner should be able to understand:

- Structuring & Pricing Loan Syndicate
- Assessing & Managing risks associated with syndicated loan
- Understand the key components of syndicated loan agreements

04 Current Economic Trends

Insurance Code

Bank Code
1220

Intermediate



1 Day



Senior Individual Contributor, Team leader/Manager

Purpose

This program is designed to help identify international economic trends.

Learning Outcomes

After the completion of this course, the learner should be able to understand:

- Key economic measures for analysis.
- Business cycle analysis.
- Fiscal policy and impact.
- Monetary policy and impact.
- Current UAE economic environment.
- Global macros and the impact.

Corporate & Commercial Banking



05 Cash Management and Transaction Banking

Insurance Code

Bank Code

1221

Specialization



1 Day



Team leader/Manager, Unit Head/Division Head

Purpose

This program covers the latest tools, technologies, and strategies in cash management and transaction banking, aiming to enhance operational efficiency and client satisfaction.

Learning Outcomes

After the completion of this course, the learner should be able to understand:

- Fundamentals of Cash Management- Forecasting, Float Management, Optimising Liquidity, Cash sweeps & Pooling, Factoring Services
- Transaction Banking Services
- Technology & Innovation in Cash Management Services

06 Identifying Business Opportunities from Financial Statements

Insurance Code

Bank Code

1231

Intermediate



1 Day



Senior Individual Contributor, Team leader/Manager

Purpose

Participants will gain an understanding of the concept of CRM and will equip them with the tools and techniques required to develop an appropriate CRM strategy in a corporate setting by looking at financial statements.

Learning Outcomes

After the completion of this course, the learner should be able to understand:

- Identify good borrowers
- New Client Acquisition Metrics
- Types of Service offered based on Financial Statement Analysis

07 Business Ethics

Insurance Code

Bank Code

4513

1241

Foundations



1 Day



Entry Level, Senior Individual Contributor

Purpose

Participants will learn about the role ethics plays while making principled decisions and responsibilities towards the clients and to other stakeholders

Learning Outcomes

After the completion of this course, the learner should be able to understand:

- Recognize and evaluate Ethical Dilemmas
- Importance of Trust in dealing with clients
- Regulatory frameworks for Ethics

08 Lending Deal Structuring and Decision Making Strategy

Insurance Code

Bank Code

1242

Intermediate



1 Day



Senior Individual Contributor, Team leader/Manager

Purpose

Participants will understand how a systematic, proven decision strategy is used to make sound recommendations for Lending Deal

Learning Outcomes

After the completion of this course, the learner should be able to understand:

- Understanding Industry Risk
- Management Risk
- Financial Risk
- Evaluation of Various Assessments for Loan Deal Structuring

Corporate & Commercial Banking



09

SME Lending

Insurance Code

Bank Code

1440

Intermediate



1 Day



Senior Individual Contributor, Team leader/Manager

Purpose

Participants will gain insights on the characteristics of SME market in UAE and process of lending for SME segment.

Learning Outcomes

After the completion of this course, the learner should be able to understand:

- SME Market Characteristics
- Risk Faced by the SME Industry
- Financial Risk Analysis for SME Segment

ANNUAL TRAINING PLAN

2025

Credit

ENABLING YOUR VISION

Index

Level

Intermediate

- Credit Appraisal Methods
- Financial Statement Analysis Primer
- Retail Problem Loan Management
- Corporate Debt Restructuring
- Credit Proposal Writing
- Cash Flow Statement Analysis
- Identifying Red Flags Using Financial Statements
- Credit Documentation
- Financial Institutions Credit Analysis
- Industry and Management Risk Assessment for Corporate Credit
- Ethics for Credit Professionals

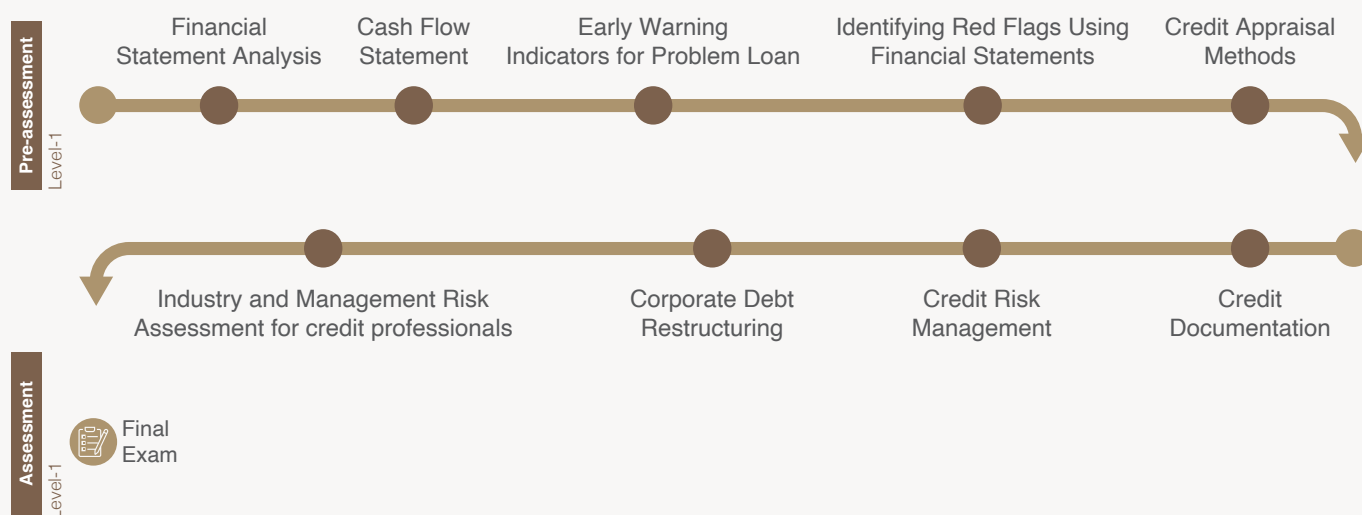
EIF PATHWAY - CBI INTERNATIONAL CERTIFICATE IN CREDIT

Related Roles :

Corporate and Commercial Lenders, Credit Analyst, Credit Research Analyst, Relationship Managers, Risk Managers

Upon completion of the learning pathway, the learners should be able to:

- Analyse the financial statements and evaluate the credit risk profile of an entity.
- Understand different ways of creative accounting and identify red flags in financial statements.
- Evaluate the credit risk by assessing operating environment, business profile and corporate governance.
- Understand how to mitigate risk through documentation, covenants, and collateral.
- Understand the causes of loan distress and develop restructuring plans.



Credit



01 Credit Appraisal Methods

Insurance Code

Bank Code

1202

Intermediate



1 Day



Senior Individual Contributor, Team leader/Manager

Purpose

Credit Appraisal remains one of most critical functions of any bank. This course will give the participants a good grounding in the basics of credit analysis and business evaluation. Participants will develop the necessary skills to match credit facilities to the needs of borrowers and mitigate risks through documentation, covenants and collateral security. This program is designed to help learners analyze the current local and international economic trends in the context of the banking and financial sector.

Learning Outcomes

After the completion of this course, the learner should be able to understand:

- Basic principles of bank credit.
- Credit risk analysis through ratios and cash flow analysis.
- Forecasting financials and sensitivity analysis.
- Importance of site inspections.
- Credit scoring.
- Credit rating.
- Pricing RAROC.
- Evaluation of working capital and term loans.

02 Financial Statement Analysis Primer

Insurance Code

Bank Code

1204

Intermediate



2 Days



Entry Level, Senior Individual Contributor, Team Leader/Manager

Purpose

The course on financial statement analysis provides participants with a fundamental understanding of accounting principles, concepts, conventions, and key characteristics of accounting information. Participants will be able to learn about the various types of financial statements and their importance. They will learn the use of various analytical tools like ratio analysis and common-size statements. They will be able to identify the key line items on the financials and their inter-relationships.

Learning Outcomes

After the completion of this course, the learner should be able to understand:

- Purpose and structure of financial statements.
- Important accounting principles, concepts, conventions.
- Reading and understanding the balance sheet and income statement.
- Trend analysis / common size statements.
- Ratio analysis.

03 Retail Problem Loan Management

Insurance Code

Bank Code

1205

Intermediate



1 Day



Entry Level, Senior Individual Contributor, Team Leader/Manager

Purpose

This course will enable participants to identify the early warning signals of problem loans. Participants will be able to recognize the causes of business failure and operating losses. They will be able to develop a concrete set of procedures once a problem loan has been identified. Participants will explore options for resolving problem loans such as restructuring and liquidation.

Learning Outcomes

After the completion of this course, the learner should be able to understand:

- Causes of problem loans and costs.
- Identification of problem loans and measuring delinquency - Regulatory guidelines.
- Controlling problem loans
- Analysis of the remedial actions.
- Strategy for loan recovery
- UAE bankruptcy code.

04 Corporate Debt Restructuring

Insurance Code

Bank Code

1218

Intermediate



1 Day



Entry Level, Senior Individual Contributor, Team Leader/Manager

Purpose

This course will enable participants to restructure a distressed asset and understand the root causes of business failures.

The course will discuss organizational and strategic changes that must be made to revive a unit.

Learning Outcomes

After the completion of this course, the learner should be able to understand:

- Causes of loan distress-business weakness-financial weakness
- Priority of claims
- Planning restructuring-operational, organizational, financial and Strategic restructuring
- Implementing the restructuring plan
- Lender responsibilities
- Checklists, documentations
- Protecting security
- Financial projections
- Monitoring the revival
- Bankruptcy laws in UAE

Credit



05 Credit Proposal Writing

Insurance Code

Bank Code

1219

Intermediate



1 Day



Entry Level, Senior Individual Contributor, Team Leader/Manager

Purpose

This course has been introduced to help credit officers develop their skills in writing loan proposals. Many credit officers, who are well-versed in analyzing a loan proposal, often fail to present an acceptable case proposal to the Credit committee. The Committee must often seek clarifications and this leads to unwanted delays. This course will help credit officers to structure a loan proposal adequately and present the same to the credit committee in an acceptable format leading to quick resolution.

Learning Outcomes

After the completion of this course, the learner should be able to understand:

- Outline of the proposal
- Executive summary of the proposal.
- Industry factors
- Company analysis
- Financial analysis
- Management quality
- Security analysis
- Summary risk assessment.
- Financing outline
- Key facility risks and how these risks will be mitigated by the suggested loan structure.

06 Cash Flow Statement Analysis

Insurance Code

Bank Code

1224

Intermediate



2 Days



Entry Level, Senior Individual Contributor, Team Leader/Manager

Purpose

This is a specialized program in the financial analysis domain which focuses solely on cash flow statement analysis. The learners would try to analyze cash flow statements to help them make informed decisions.

Learning Outcomes

After the completion of this course, the learner should be able to understand:

- Understand how a cash flow statement is prepared.
- Analyze cash flow from operations, investing and financing activity.
- Link cash flow analysis to other financial statements.
- Analyze business performance using cash flow statement.
- Prerequisite: Financial Statement Analysis Primer

07 Identifying Red Flags Using Financial Statements

Insurance Code

Bank Code

1225

Intermediate



1 Day



Entry Level, Senior Individual Contributor, Team Leader/Manager

Purpose

This program focuses on identifying red flags using financial statements. The course will discuss areas of possible creative accounting, financial frauds and identify red flags on the financial position of the company. This course should be attended only after a strong background knowledge of financial statements as specified in the learning plan.

Learning Outcomes

After the completion of this course, the learner should be able to understand:

- Understand how financial statements could be used to analyze red flags.
- Discuss possible areas of creative accounting and financial frauds.
- Identify red flags on company's financial position to make a suitable credit or investment decision.
- Prerequisite: Financial Statement Analysis Primer & Cash Flow Analysis.

08 Credit Documentation

Insurance Code

Bank Code

1229

Intermediate



1 Day



Entry Level, Senior Individual Contributor, Team Leader/Manager

Purpose

This course enables participants to gain an understanding of the legal principles that underpin credit documentation in Banks.

Learning Outcomes

After the completion of this course, the learner should be able to understand:

- UAE banking related laws.
- The contract law.
- Key clauses in the loan agreement and risk mitigation.
- The loan agreement.
- Guidelines for documentation.
- Guarantees.
- Security agreements.
- Insolvency law.

Credit



09 Financial Institutions Credit Analysis

Insurance Code

Bank Code

1235

Intermediate



1 Day



Entry Level, Senior Individual Contributor, Team Leader/Manager

Purpose

The objective of this course is to equip participants with an understanding of how financial institutions can be analyzed, how they are different from other companies and factors that affects their financials and key performance indicators for the banks.

Learning Outcomes

After the completion of this course, the learner should be able to understand:

- How financial institutions are different from other companies.
- Analyze a bank's balance sheet and income statement.
- Identifying key ratios and performance indicators for banks.
- Camels approach.

10 Industry and Management Risk Assessment for Corporate Credit

Insurance Code

Bank Code

1243

Intermediate



1 Day



Entry Level, Senior Individual Contributor, Team Leader/Manager

Purpose

This program provides competent strategies and techniques for qualitative analysis of credit risk.

Learning Outcomes

After the completion of this course, the learner should be able to understand:

- Economy and Industry Risk Assessment.
- Business Risk Assessment.
- Management Risk Assessment.

11 Ethics for Credit Professionals

Insurance Code

Bank Code

1248

Intermediate



1 Day



Entry Level, Senior Individual Contributor, Team Leader/Manager

Purpose

Credit Professionals face many ethical issues when performing their functions. This course will cover the various ethical issues confronting credit professionals and the best practices in credit management.

Learning Outcomes

After the completion of this course, the learner should be able to understand:

- Importance of Ethics within an organisation.
- Difference between Legal and Ethical.
- Understand Ethical Standards in Lending.
- Obstacles to Ethical Lending.

ANNUAL TRAINING PLAN

2025

Finance and Accounting

ENABLING YOUR VISION

Index

Level Foundation

- Finance for Non Finance
- Accounting for Non Accountants

Level Intermediate

- Value Added Tax
- Budgeting and Cost Control for Managers
- Financial Planning and Analysis
- UAE Corporate Tax Law
- Ethics in Accounting

Level Specialization

- IFRS - 9 for Credit Professionals
- IFRS - 15 Revenue from Contracts
- IFRS 16 Leases
- IFRS 17 Insurance Contracts

New Course

Level Masterclass

- IFRS Masterclass

Finance & Accounting



01 Value Added Tax

Insurance Code

Bank Code

1121

Intermediate



1 Day



Entry Level, Senior Individual Contributor, Team Leader/Manager

Purpose

This program introduces the key highlights of UAE Value Added Tax. The participants can understand the salient features of the law and clarify their doubts through this program.

Learning Outcomes

After completing this course, learners will be able to:

- Understand how VAT works.
- Analyze key highlights of UAE VAT regulations.
- Understand the impact on banking and financial sectors.

02 Budgeting and Cost Control for Managers

Insurance Code

4427

Bank Code

1131

Intermediate



1 Day



Entry Level, Senior Individual Contributor, Team Leader/Manager

Purpose

Focus on the bottom line is a competency expected of every successful manager. Effective budgeting and cost control techniques can help you retain the focus on the bottom line even in a highly challenging business environment. In this training, the learners will understand the most widely used budgeting techniques for planning, monitoring, and controlling costs.

Learning Outcomes

After completing this course, learners will be able to:

- Defend the importance of linking an organization's budget with its strategic plan.
- Demonstrate how the budget relates to the key financial statements: balance sheet, income statement, and cash flow.
- Prepare the key elements of an operating and capital budget and evaluate the different budgeting approaches used.
- Apply cost control tools, analyze management variance reports and take proper corrective action.
- Utilize cost-volume-profit analysis in making budgeting decisions

03 Finance for Non Finance

Insurance Code

Bank Code

1133

Foundation



2 Days



Entry Level, Senior Individual Contributor

Purpose

This course will enable participants to raise financial awareness and help in using the information for better communicating the key financial principles and its applications in real world and in decision making

Learning Outcomes

After completing this course, learners will be able to:

- Budgeting process and cost concepts.
- Application of time value concept and evaluating investments.
- Understanding working capital management.
- Business financing and investment decisions

04 Accounting for Non Accountants

Insurance Code

Bank Code

1222

Foundation



2 Days



Entry Level, Senior Individual Contributor

Purpose

Accounting is the language of business. A basic understanding of accounting is a must for all aspiring managers. This course introduces participants to accounting principles, double entry book-keeping and recording of financial transactions. The course can act as a foundation program for learners with non-accounting background aspiring for roles in financial analysis.

Learning Outcomes

After completing this course, learners will be able to:

- Introduction to accounting and financial statements.
- Double entry accounting.
- Accounting assumptions and principles.
- Introduction to IFRS balance sheet, profit and loss and cash flow statements.

Finance & Accounting



05 IFRS Masterclass

Insurance Code

Bank Code

1223

Masterclass



2 Days



Senior Individual Contributor, Team Leader/Manager, Unit Head/Division Head

Purpose

The objective of this program is to introduce the key standards under IFRS and International Accounting Standards to the Banking professionals. The course will focus on the IFRS guidelines regarding presentation of financial statements, specialized areas like construction contracts, consolidated Financials etc. which is critical for a Banker.

Learning Outcomes

After completing this course, learners will be able to:

- Overview of ifrs and the international accounting standards.
- IAS -2- treatment of inventory.
- Overview on IFRS -10 : consolidated financial statements.
- IAS -1- presentation of financial statements – structure, classification of balance sheet, comprehensive income.
- IAS -7- : statement of cash flows.
- Other relevant standards.

06 IFRS - 9 for Credit Professionals

Insurance Code

Bank Code

1227

Specialization



2 Days



Senior Individual Contributor, Team Leader/Manager, Unit Head/Division Head

Purpose

The objective of the course is to familiarize participants with the important provisions of IFRS 9.

Learning Outcomes

After completing this course, learners will be able to:

- The need for a new standard.
- IFRS-9 impact on the banks.
- Significant provisions in IFRS-9.
- Impairment as per IFRS-9.

07 IFRS - 15 Revenue from Contracts

Insurance Code

Bank Code

1233

Specialization



1 Day



Senior Individual Contributor, Team Leader/Manager, Unit Head/Division Head

Purpose

The revenue recognition rules changed dramatically with introduction of the new standard IFRS 15. Hence credit analysts need to be aware of how these new rules are applied

Learning Outcomes

After completing this course, learners will be able to:

- Current accounting rules for recognizing revenues.
- Scope of the new revenue recognition standard IFRS 15.
- Identify the five steps for revenue recognition.
- Enhanced disclosures.

08 IFRS 16 Leases

Insurance Code

Bank Code

1244

Specialization



1 Day



Senior Individual Contributor, Team Leader/Manager, Unit Head/Division Head

Purpose

The objective of the course is to familiarize participants with the important provisions of IFRS 16

Learning Outcomes

After completing this course, learners will be able to:

- Identifying a Lease.
- Lessee Accounting.
- Lessor Accounting.
- Sale and Lease back transactions.

Finance & Accounting



09 Financial Planning and Analysis

Insurance Code

Bank Code

1245

Intermediate



1 Day



Entry Level, Senior Individual Contributor, Team Leader/Manager

Purpose

The objective of the course is to familiarize participants on how to prepare forecasted financial statements and develop long range planning models.

Learning Outcomes

After completing this course, learners will be able to:

- Introduction to FP&A
- Building Financial Statements
- Long Range Planning and Analysis
- Presentation and Building Dashboard

10 UAE Corporate Tax Law

Insurance Code

Bank Code

1246

Intermediate



2 Days



Entry Level, Senior Individual Contributor, Team Leader/Manager

Purpose

This program introduces the key highlights of UAE Corporate Tax Law.

Learning Outcomes

After completing this course, learners will be able to:

- Basic Concepts
- Corporate Tax Rate
- Taxable and Exempt Persons
- Tax Loss Provision • Free Zone Tax Impact • Tax Group Transfer Pricing

11 Ethics in Accounting

Insurance Code

Bank Code

1247

Intermediate



1 Day



Senior Individual Contributor, Team Leader/Manager, Unit Head/Division Head

Purpose

This program covers the elements necessary to make proper ethical decisions. This course will introduce participants to professional guidance that enables accountants to uphold the obligation to act in the public interest while meeting their professional responsibilities to employers and clients.

Learning Outcomes

After completing this course, learners will be able to:

- Introduction to Values and Ethics
- Introduction to three concepts: professional, professions and professional responsibility
- Code of Professional Conduct.
- Challenges to Auditors Independence

08 IFRS 17 Insurance Contracts

New Course

Insurance Code

Bank Code

1244

Specialization



2 Days



Senior Individual Contributor, Team Leader/Manager, Unit Head/Division Head

Purpose

The objective of the course is to familiarize participants with the important provisions of IFRS 17

Learning Outcomes

After completing this course, learners will be able to:

- Understanding of IFRS 17 Framework and key concepts
- Understand how to measure insurance contract liabilities, including the recognition of profits over time.
- Understand how to calculate and adjust for risk in insurance contracts.
- Gain knowledge of the extensive disclosure requirements under IFRS 17.
- Assess the potential impacts of IFRS 17 on business operations, strategy, and stakeholder communication.

ANNUAL TRAINING PLAN

2025

Fraud Management

ENABLING YOUR VISION

Index

Level **Foundation**

- Introduction to Financial Crimes
- Digital Banking Frauds

Level **Intermediate**

- Fraud Management & Ethics

Level **Specialization**

- Fraud Investigation
- Document Screening & Signature Verification

Level **Leadership**

- Fraud Prevention & Detection Masterclass

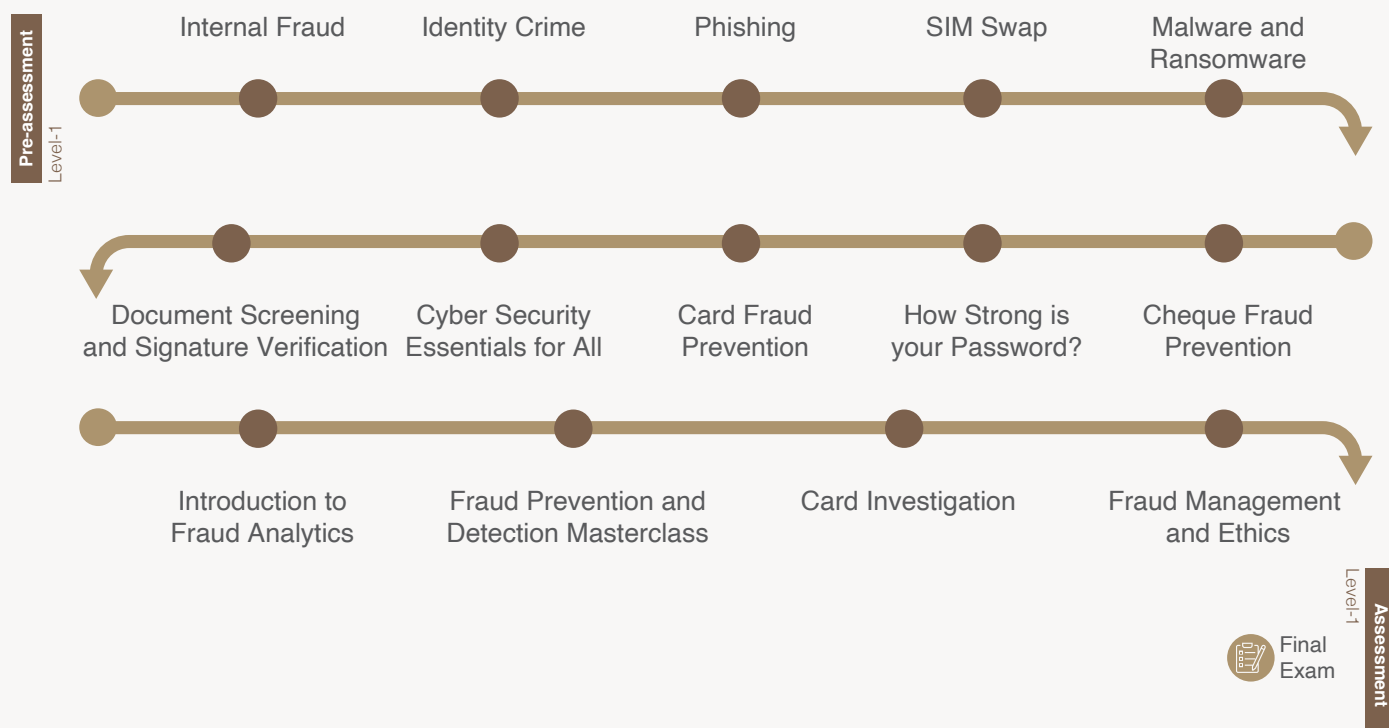
EIF PATHWAY - CBI INTERNATIONAL CERTIFICATE IN FRAUD MANAGEMENT

Related Roles :

Prevention and Detection Manager, Fraud Risk Monitoring Officer, Fraud Examiner, Fraud Control Unit Manager, Manager - Internal Control, Manager - Fraud Operations, Internal Auditor.

Upon completion of the learning pathway, the learners should be able to:

- Identify and prioritize of fraud risks within the organisation.
- Understand the different types and dimensions of fraud.
- Familiarize with the key aspects of fraud prevention and detection for internal controls.
- Understand the importance of fraud analytics - opportunities and challenges.
- Plan and conduct internal fraud examination



Fraud Management



01 Introduction to Financial Crimes

Insurance Code

Bank Code

1907

Foundation



1 Day



Entry Level, Senior Individual Contributor

Purpose

Financial crime threatens the safety and soundness of financial systems world-wide. There are many ways an individual or a firm can be exposed to these crimes. Creating awareness and understanding of how these frauds happen is an important step in reducing these crimes.

Learning Outcomes

After completing this course, learners will be able to:

- The background and nature of financial crimes.
- Different types of financial crimes in banks.
- How does a financial crime start?
- ID theft.
- Employee fraud red flags.
- Phishing. Skimming, Spoofing.
- Financial crime life cycle – compliance.
- Role of technology in fighting financial crime.

02 Fraud Prevention & Detection Masterclass

Insurance Code

Bank Code

1945

Masterclass



1 Day



Senior Individual Contributor, Team leader/Manager, Unit Head/Division Head

Purpose

Macro level analysis of Fraud Prevention and Detection. Developing a fraud risk management program. Analyse the importance of technology in fraud prevention and detection. Linking Anti- Fraud and Anti-AML – Unrealised opportunities or Unnecessary Complexities.

Learning Outcomes

After completing this course, learners will be able to:

- Myth and facts on frauds.
- Fraud triangle and fraud diamond.
- Fraud and its (cost) impact.
- Fraud prevention v/s fraud detection.
- Conducting fraud investigations.
- Fraud investigators and fraud examiners.
- Fraud risk assessment.
- Enterprise risk management.
- Big data's role in fighting financial crime.
- Linking anti-fraud and AML programs.

03 Document Screening & Signature Verification

Insurance Code

Bank Code

1946

Specialization



1 Day



Team leader/Manager, Unit Head/Division Head

Purpose

Forgery, counterfeiting, document screening, and verification is a skill that should be enhanced to enable bankers to prevent fraudulent transactions in the bank. This course will help you to understand and support your decision-making skills while dealing with possible fraud/ Red Flag scenarios and to detect and uncover these frauds.

Learning Outcomes

After completing this course, learners will be able to:

- Identify different kinds of frauds in banking.
- Cheque fraud prevention.
- Signature forgery and verification.
- Payment instruments fraud – bank note counterfeiting & credit cards.
- Document screening and verification

04 Fraud Investigation

Insurance Code

Bank Code

1955

Specialization



1 Day



Team leader/Manager, Unit Head/Division Head

Purpose

The objective of fraud examination is to notate evidence of fraud in order to prevent any future fraud, recover losses from fraud, and strengthen internal controls. This course will create an understanding and awareness about internationally accepted methods and process in fraud investigations.

Learning Outcomes

After completing this course, learners will be able to:

- Planning and conducting a fraud examination.
- Interview theory and application.
- Importance of fraud analytics in fraud examination.
- Tracing illicit transactions.
- Analysing documents and report writing.
- Sources of information.

Fraud Management



05 Digital Banking Frauds

Insurance Code

Bank Code

1959

Foundation



1 Day



Entry Level, Senior Individual Contributor

Purpose

Disruptions have fast paced the use of digital banking platforms. As we adapt to a remote work environment, scammers took advantage to spread phishing and steal unsuspecting users' private and financial information. UAE Central Bank estimates a significant rise of overall frauds, specifically in the digital space. Awareness about how these digital banking frauds happen is the first step in mitigating these frauds.

Learning Outcomes

After completing this course, learners will be able to:

- Phishing and its various types.
- Skimming.
- Shimming.
- Spoofing.
- Social Engineering.
- Reverse Social Engineering.
- Frauds using Phones.
- Wire Transfer Fraud.
- Malware and Ransomware.
- Safeguarding against digital Banking Frauds

06 Fraud Management & Ethics

Insurance Code

Bank Code

1970

Intermediate



1 Day



Senior Individual Contributor, Team leader/Manager

Purpose

Fraud examiners must conduct fair and impartial investigations, report all facts obtained objectively, and form reasonable conclusions based on those facts for true justice to exist. Fraud Examiners shall not knowingly make a false statement when testifying under oath in a court of law or other dispute resolution forum.

Learning Outcomes

After completing this course, learners will be able to:

- Relationship among moral philosophy, ethics, and the law
- Implications of engaging in illegal or unethical conduct
- Identifying and avoiding conflicts of interest
- Integrity requirements
- Professional skepticism
- Giving opinions and drawing conclusions
- Dealing with privileged and confidential information

ANNUAL TRAINING PLAN

2025

Human Capital Management

ENABLING YOUR VISION

Index

Level

Intermediate

- Train The Trainer
- Employee Experience Design
- Cybersecurity for HR
- Code of Conduct & Ethics in Human Resources

New Course

Level

Specialization

- Talent Acquisition & Succession Planning
- Human Capital Law and Practices In UAE
- Balance Score Card
- HR - Digital Transformation
- Diversity, Equity, and Inclusion
- Employee Wellbeing and Mental Health
- Data-Driven Human Capital and Analytics
- Agile Human Capital Practices
- People Analytics and Predictive Workforce Planning
- Future of Work: Upskilling and Reskilling
- HR Gamification and Engagement Strategies

New Course

New Course

New Course

New Course

New Course

New Course

New Course

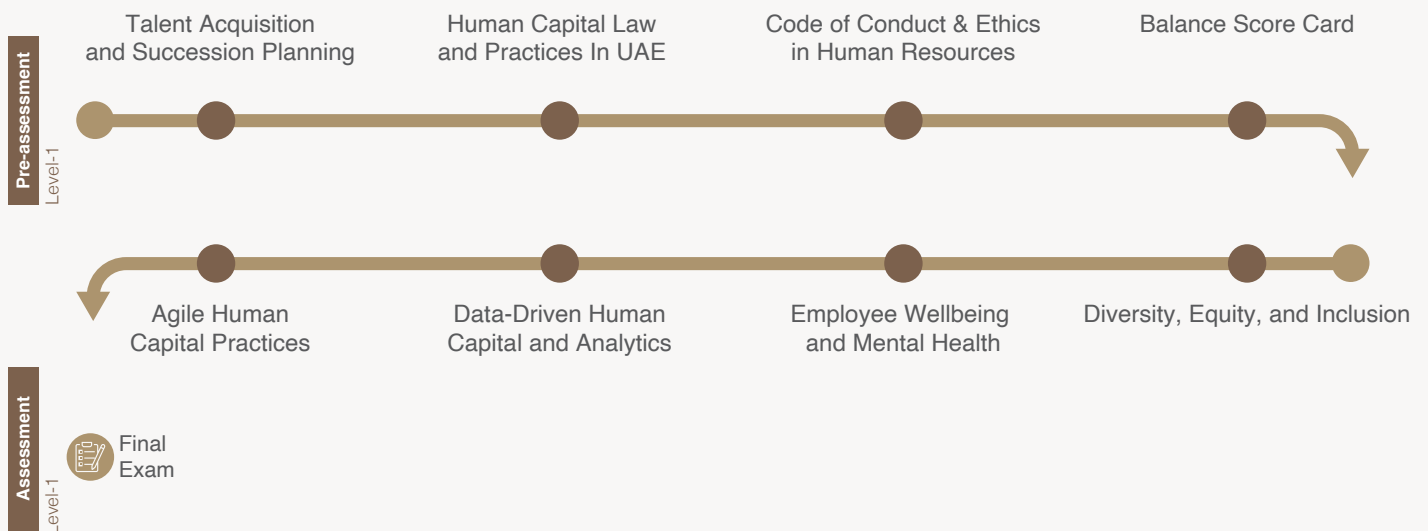
EIF PATHWAY - CBI INTERNATIONAL CERTIFICATE IN HUMAN CAPITAL MANAGEMENT

Related Roles :

Senior Individual Contributor, Team leader, Manager, Unit Head, Division Head

Upon completion of the learning pathway, the learners should be able to:

- Apply advanced strategies to attract, develop, and retain top talent, ensuring leadership continuity and enhancing organizational success through effective talent management practices.
- Demonstrate a comprehensive understanding of UAE labor laws, enabling participants to effectively manage compliance and mitigate legal risks within the banking sector.
- Understand and apply the guiding principles of ethical HR management, ensuring fairness, integrity, and trust in all human resources practices, reinforcing ethical standards across the organization.
- Master the implementation of the Balanced Scorecard framework to translate strategic objectives into measurable performance targets, driving alignment and accountability across all organizational levels.
- Develop and implement HR policies that align with Diversity, Equity, and Inclusion (DEI) goals, fostering an inclusive work environment that promotes positive change and equitable opportunities.
- Create supportive work environments that prioritize mental health, boost employee engagement, and improve overall productivity through effective wellness initiatives and engagement strategies.
- Utilize data and analytics to make evidence-based HR decisions, optimizing talent management processes and aligning workforce outcomes with strategic business goals.
- Integrate agile methodologies in HR practices to enhance organizational responsiveness, foster collaboration, and drive innovation, ensuring adaptability in dynamic business environments.



Human Capital Management



01 Talent Acquisition & Succession Planning

Insurance Code

Bank Code

1624

Specialization



1 Day



Team leader/Manager, Unit Head/Division Head

Purpose

The purpose of the HR training program on Talent Acquisition & Succession Planning is to equip HR professionals with the knowledge and skills required to attract top talent, develop a robust talent pipeline, and ensure a smooth transition of leadership within the organization. This program aims to foster a proactive and strategic approach to talent management, enabling our organization to identify, nurture, and retain key talent, ultimately securing our future success.

Learning Outcomes

After completing this course, learners will be able to:

- Understand the key principles of talent acquisition and succession planning.
- Recognize their importance for organizational stability and growth.
- Apply best practices in sourcing, recruitment, and talent pool development.
- Analyze the current talent pool to identify gaps and create strategies to address them.
- Develop a tailored talent acquisition and succession plan, considering leadership development and future needs.
- Assess the effectiveness of these strategies using key performance indicators and metrics.

02 Human Capital Law and Practices In UAE

Insurance Code

Bank Code

4419

1630

Specialization



1 Day



Team leader/Manager, Unit Head/Division Head

Purpose

The purpose of this training program is to equip HR professionals in the UAE banking sector with a comprehensive understanding of the fundamental principles and regulations of labor law. As HR plays a critical role in ensuring compliance and employee well being, this program aims to empower HR practitioners with the knowledge and skills needed to navigate the intricate landscape of labor laws in the UAE. By mastering these fundamentals, HR professionals can effectively manage employee relations, protect the interests of both employees and the organization, and minimize legal risks, thus contributing to the overall success and reputation of the banking sector in the UAE.

Learning Outcomes

After completing this course, learners will be able to:

- Understand UAE labor law and its relevance to the banking sector.
- Comprehend legal risks and their mitigation in HR practices
- Interpret and uphold employee rights and benefits
- Evaluate employment contract adherence to labor law provisions.
- Assess termination and dispute resolution processes under labor law.
- Develop diversity promotion, documentation, and law updates strategies

03 Train The Trainer

Insurance Code

Bank Code

1645

Intermediate



1 Day



Senior Individual Contributor, Team leader/Manager

Purpose

The purpose of the "Train the Trainers" program for HR professionals is to enhance their capabilities in effectively cultivating a skilled and motivated workforce through expert training facilitation. This program aims to equip HR practitioners with the essential knowledge and competencies needed to design, deliver, and assess training initiatives that align seamlessly with the organization's strategic objectives. By fostering a deeper understanding of adult learning principles and instructional design, this initiative seeks to empower HR professionals to create engaging and tailored training programs that resonate with employees. Furthermore, it strives to enable HR leaders to evaluate the impact of their training efforts on employee performance, fostering a culture of continuous improvement and development within the organization. Ultimately, the program endeavors to build a cadre of proficient HR trainers capable of driving organizational growth and success through effective human capital development.

Learning Outcomes

After completing this course, learners will be able to:

- Demonstrate an understanding of adult learning principles and instructional design.
- Comprehend and articulate the importance of aligning training programs with organizational goals.
- Apply design engaging training materials and interactive learning activities.
- Evaluate the effectiveness of training methods through assessment and feedback.
- Develop tailored training solutions for specific organizational needs.
- Assess the impact of their training efforts on employee performance and overall organizational success.

04 Balance Score Card

Insurance Code

Bank Code

4818

1646

Specialization



1 Day



Team leader/Manager, Unit Head/Division Head

Purpose

The Balanced Scorecard has established itself as a well-established and efficient instrument for capturing, delineating, and converting an organization's strategic objectives into tangible targets at the corporate, divisional, and individual employee tiers. This framework enables the effective execution of strategies. When thoughtfully designed and effectively deployed within an organization, the Balanced Scorecard stands as an exemplary approach to contemporary management. It constructs performance management systems that yield optimal results.

Learning Outcomes

After completing this course, learners will be able to:

- Evaluate causal relationships using a Balanced Scorecard
- Analyze the four perspectives in a Balanced Scorecard
- Incorporate organizational strategic themes
- Translate strategy into operational objectives using a Strategy Map
- Establish a systematic nine-step methodology for BSC implementation
- Comprehend measurement, goal alignment, and strategy integration
- Develop business unit, functional, support, and personnel scorecards

Human Capital Management



05 HR - Digital Transformation

Insurance Code

Bank Code

1656

Specialization



1 Day



Team leader/Manager, Unit Head/Division Head

Purpose

The purpose of the HR Digital Transformation program is to revolutionize our human resources functions by leveraging cutting-edge technology and innovative approaches. This initiative aims to enhance efficiency, streamline processes, and ultimately improve the overall employee experience. By embracing the latest in HR technology, we intend to empower our HR team with the tools and insights necessary to drive strategic decision-making, foster employee development, and adapt to the ever-evolving landscape of human resources. This program will be a cornerstone of our commitment to staying at the forefront of HR best practices and ensuring that we attract, develop, and retain top talent.

Learning Outcomes

After completing this course, learners will be able to:

- Acquire knowledge of HR Digital Transformation concepts and tools.
- Understand the importance of HR Digital Transformation for our organization.
- Apply HR technology solutions to address specific HR challenges.
- Analyze HR processes to identify areas for digital transformation.
- Synthesize a customized HR Digital Transformation strategy.
- Evaluate the impact of digital transformation using data analytics and HR metrics.

06 Diversity, Equity, and Inclusion

New Course

Insurance Code

4600

Bank Code

1606

Specialization



1 Day



Team leader/Manager, Unit Head/Division Head

Purpose

The purpose of the Diversity, Equity, and Inclusion (DEI) training for HR is to equip Human Resources professionals with the knowledge and tools to promote an inclusive and equitable workplace by addressing unconscious biases, ensuring fair treatment and equal opportunities, fostering a culture of respect and belonging for employees from diverse backgrounds, and aligning HR policies with DEI objectives to drive positive organizational change.

Learning Outcomes

After completing this course, learners will be able to:

- Define key DEI concepts: unconscious bias, privilege, cultural competence.
- Explain DEI's importance for employee engagement, innovation, and organizational success.
- Implement inclusive recruitment, retention, and promotion strategies.
- Evaluate HR policies to identify and improve diversity and equity.
- Assess the impact of unconscious bias and recommend mitigation strategies.
- Design a comprehensive DEI action plan for HR functions like talent management, performance evaluation, and employee development.

07 Employee Wellbeing and Mental Health

New Course

Insurance Code

4616

Bank Code

1600

Specialization



1 Day



Team leader/Manager, Unit Head/Division Head

Purpose

"Employee Wellbeing and Mental Health" training is to equip leaders and HR professionals with the tools and knowledge to foster a supportive workplace environment that prioritizes the mental and emotional health of employees. By addressing key factors such as stress management, work-life balance, and resilience, the training aims to enhance employee engagement, productivity, and overall organizational performance. This initiative not only strengthens the workforce's mental wellbeing but also contributes to long-term business sustainability by reducing burnout, absenteeism, and turnover.

Learning Outcomes

After completing this course, learners will be able to:

- Understand key concepts of mental health and wellbeing in the workplace and their impact on organizational success.
- Analyze workplace stressors and their effects on productivity and job satisfaction.
- Apply strategies to promote mental health awareness and foster a supportive culture.
- Evaluate mental health programs and initiatives for their effectiveness in improving wellbeing.
- Create an action plan to integrate mental health practices into daily HR operations and long-term policies.

08 Data-Driven Human Capital and Analytics

New Course

Insurance Code

4099

Bank Code

1599

Specialization



1 Day



Team leader/Manager, Unit Head/Division Head

Purpose

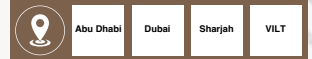
The Data-Driven HR and Analytics is to leverage data to enhance decision-making in human resources, enabling organizations to optimize their workforce strategies, improve talent acquisition, and boost employee performance and engagement. By using advanced analytics, HR teams can identify trends, predict future workforce needs, and address issues proactively. This approach ensures that HR decisions are evidence-based, leading to better alignment between employee outcomes and business objectives, ultimately driving organizational success through more efficient and strategic human capital management.

Learning Outcomes

After completing this course, learners will be able to:

- Identify key concepts and terminologies associated with data-driven HR and workforce analytics.
- Explain the importance of evidence-based decision-making in human resource management.
- Apply HR data to perform workforce analysis and develop insights to solve common HR challenges.
- Analyze complex HR data sets to identify patterns and trends that inform strategic HR decisions.
- Evaluate the effectiveness of data-driven HR strategies by critically evaluating their impact on organizational performance and employee outcomes.

Human Capital Management



09 Agile Human Capital Practices

New Course

Insurance Code
4083Bank Code
1083

Specialization



1 Day



Team leader/Manager, Unit Head/Division Head

Purpose

The purpose of the Agile HR Practices training is to equip HR professionals with the knowledge and tools to adopt agile methodologies in managing people and processes. This training focuses on enhancing HR's ability to respond quickly to changing business environments, fostering a culture of continuous improvement, collaboration, and innovation. Participants will learn how to apply agile principles to talent management, recruitment, performance evaluation, and employee engagement, enabling their organizations to remain competitive and adaptable while promoting a more flexible and employee-centered approach to HR.

Learning Outcomes

After completing this course, learners will be able to:

- Explain Agile principles and their application in HR functions like recruitment, performance management, and employee engagement.
- Demonstrate the use of Agile frameworks (e.g., Scrum, Kanban) in HR to enhance efficiency and adaptability.
- Evaluate current HR practices against Agile practices to find improvement opportunities.
- Assess the impact of Agile HR practices on engagement and performance using data-driven insights.
- Design a customized Agile HR strategy that aligns with organizational needs, promoting flexibility and continuous improvement.

10 People Analytics and Predictive Workforce Planning

New Course

Insurance Code

Bank Code

Specialization



1 Day



Team leader/Manager, Unit Head/Division Head

Purpose

The purpose of the People Analytics and Predictive Workforce Planning training is to equip HR professionals, managers, and organizational leaders with the knowledge and skills to leverage data-driven insights for effective workforce management. By applying advanced analytics techniques and predictive modelling, participants will be able to anticipate future workforce needs, optimize talent acquisition, retention, and development strategies, and make informed decisions to improve organizational performance. The training focuses on fostering a deeper understanding of how to use people data to enhance employee engagement, productivity, and workforce agility, aligning HR initiatives with business objectives in a rapidly changing environment.

Learning Outcomes

After completing this course, learners will be able to:

- Understanding the principles and benefits of using people analytics in workforce planning to anticipate trends and inform HR strategies.
- Applying workforce data and analytics tools to identify patterns and trends in employee behavior, performance, and attrition rates.
- Analysing different predictive models and data sets to determine their accuracy and relevance in forecasting workforce needs and talent gaps.
- Creating a predictive workforce plan that integrates data insights to optimize talent management, recruitment, and retention efforts aligned with organizational goals.

11 Employee Experience Design

New Course

Insurance Code

Bank Code

Intermediate



1 Day



Senior Individual Contributor, Team leader/Manager

Purpose

The purpose of the Employee Experience Design program is to empower HR professionals with the skills and insights to create a positive, engaging, and meaningful workplace experience for employees at every stage of their journey within the organization. By applying design-thinking principles and human-centered approaches, the program aims to help HR leaders reimagine and enhance touchpoints such as onboarding, career development, performance management, and work-life integration. This will enable organizations to boost employee satisfaction, retention, and productivity, while fostering a culture of innovation, engagement, and well-being.

Learning Outcomes

After completing this course, learners will be able to:

- Identify key stages of the employee experience lifecycle: onboarding, development, offboarding.
- Describe the importance of employee experience design for culture, engagement, and performance.
- Apply design-thinking to improve employee experience touchpoints.
- Evaluate current experiences to find gaps using data and feedback.
- Assess and recommend improvements for employee experience strategies.
- Design and implement a framework to enhance engagement, satisfaction, and retention.

12 Future of Work: Upskilling and Reskilling

New Course

Insurance Code

Bank Code

Specialization



1 Day



Team leader/Manager, Unit Head/Division Head

Purpose

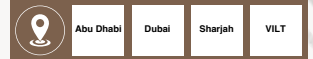
The "Future of Work: Upskilling and Reskilling" training is designed to equip professionals with the knowledge and skills needed to thrive in a rapidly evolving workforce shaped by digital transformation, automation, and emerging technologies. The purpose of this training is to address the growing skills gap by fostering continuous learning and adaptability, ensuring that participants remain relevant in their roles and can navigate new challenges. It emphasizes the development of critical competencies, such as technological literacy, problem-solving, and leadership in an increasingly digital economy, enabling professionals to proactively contribute to their organizations' future success.

Learning Outcomes

After completing this course, learners will be able to:

- Define key concepts related to digital transformation, automation, and the future of work.
- Explain the importance of upskilling and reskilling in responding to technological changes within the workplace.
- Apply learned skills and tools to identify areas for personal or organizational skill development in response to industry trends.
- Analyze the impact of emerging technologies on traditional job roles and how they will shape future skill requirements.
- Develop a personalized upskilling or reskilling plan that integrates new competencies into current roles to meet future challenges.
- Critically evaluate the effectiveness of upskilling and reskilling strategies in addressing the skills gap and ensuring career adaptability.

Human Capital Management



13 HR Gamification and Engagement Strategies

New Course

Insurance Code
1624

Bank Code

Specialization



1 Day



Team leader/Manager, Unit Head/Division Head

Purpose

The purpose of the HR Gamification and Engagement Strategies program is to empower HR professionals and organizational leaders with innovative tools and techniques to enhance employee engagement through gamification. By integrating game-like elements into HR processes such as performance management, learning and development, and recruitment, the program aims to boost motivation, collaboration, and overall job satisfaction. Participants will explore how gamification can drive behavioral change, improve productivity, and foster a positive workplace culture, ultimately aligning employee objectives with organizational goals for long-term success.

Learning Outcomes

After completing this course, learners will be able to:

- Define key concepts related to digital transformation, automation, and the future of work.
- Explain the importance of upskilling and reskilling in responding to technological changes within the workplace.
- Apply learned skills and tools to identify areas for personal or organizational skill development in response to industry trends.
- Analyze the impact of emerging technologies on traditional job roles and how they will shape future skill requirements.
- Develop a personalized upskilling or reskilling plan that integrates new competencies into current roles to meet future challenges.
- Critically evaluate the effectiveness of upskilling and reskilling strategies in addressing the skills gap and ensuring career adaptability.

14 Cybersecurity for HR

New Course

Insurance Code

Bank Code

Intermediate



1 Day



Senior Individual Contributor, Team leader/Manager

Purpose

The purpose of the "Cybersecurity for HR" training is to equip human resource professionals with the necessary skills and knowledge to protect sensitive employee and organizational data from potential cyber threats. Given the vast amounts of personal, financial, and confidential information managed by HR teams, they are key players in an organization's cybersecurity framework. This training aims to enhance awareness of cybersecurity risks specific to HR functions, provide strategies to protect against cyber-attacks, and ensure compliance with relevant data protection regulations. By empowering HR professionals with the tools to identify and mitigate threats, the training fosters a culture of security and data protection, ensuring that HR serves as a crucial line of defense against both internal and external cyber risks.

Learning Outcomes

After completing this course, learners will be able to:

- Identify common cybersecurity threats and vulnerabilities specific to HR, such as phishing and social engineering.
- Explain the significance of cybersecurity in HR and its impact on employees and the organization.
- Implement security protocols to protect sensitive employee data, such as encryption and secure password practices.
- Assess potential risks within HR by reviewing current data handling and security procedures.
- Evaluate the effectiveness of the organization's current HR cybersecurity measures and suggest improvements.
- Design a cybersecurity awareness initiative to promote safe data handling practices within the HR department.

15 Code of Conduct & Ethics in Human Resources

Insurance Code

Bank Code

1657

Intermediate



1 Day



Senior Individual Contributor, Team leader/Manager

Purpose

The aim of a Code of Conduct and Ethics in HR program is meticulously crafted to establish a robust framework of principles and guidelines, which serve as a guiding beacon for the behavior and decisions of HR professionals within an organization. Its primary mission is to maintain the pillars of fairness, equity, and unwavering integrity across all HR practices, encompassing recruitment, employee relations, performance management, and employee development. This code stands as a guardian of the highest ethical standards, nurturing a workplace culture.

Learning Outcomes

After completing this course, learners will be able to:

- Understand and apply the principles of HR ethics within the context of relevant legal regulations.
- Analyze and evaluate ethical considerations when making HR decisions, particularly in the recruitment process.
- Apply conflict resolution strategies to foster fair and ethical employee relations.
- Demonstrate knowledge and adherence to data privacy and confidentiality principles in HR practices.
- Create and promote diversity and inclusivity while building trust among employees and stakeholders.
- Appraise the effectiveness of the organization's approach to handling ethical dilemmas.

ANNUAL TRAINING PLAN

2025

Islamic Finance

ENABLING YOUR VISION

Index

Level **Foundation**

- Fundamentals of Islamic Banking

Level **Intermediate**

- Financing Products in Islamic Banks (Retail)
- Deposit Products in Islamic Banks
- Card Products in Islamic Banks
- Islamic Trade Financing Products
- Islamic Investment Products
- Shari'ah Governance and Audit for Islamic Banks
- Code of Ethics for Islamic Banking Professionals

New Course

Level **Specialization**

- Sukuk
- Islamic Derivatives & Hedging Products
- Legal Documentation for Islamic Banking Products and Transactions

Level **Specialization**

- Accounting for Islamic Financial Institutions
- Risk Management in Islamic Banking

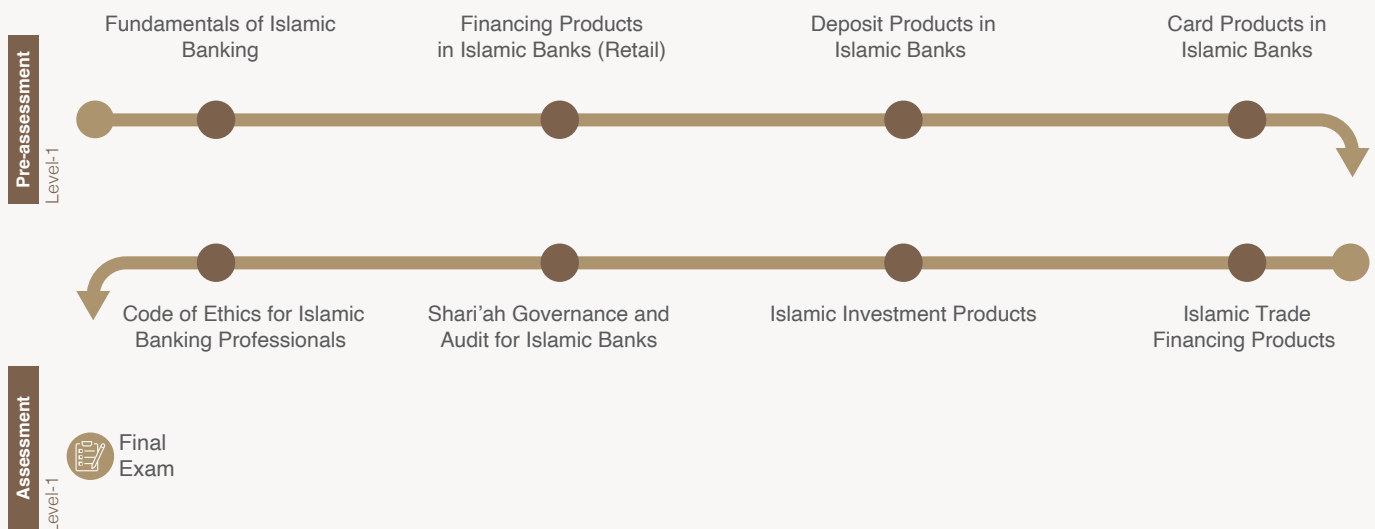
EIF PATHWAY - CBI INTERNATIONAL CERTIFICATE IN ISLAMIC FINANCE

Related Roles :

Officers in retail, trade and investment banking operations in Islamic banks, Relationship Managers, Product Development Managers for Islamic financial products, Shari'ah Compliance Officers

Upon completion of the learning pathway, the learners should be able to:

- Understand the key guiding principles of Islamic banking and finance
- Analyze the main differences between Islamic and conventional banking system
- Recognize key Islamic financial contracts and their application in banking products
- Explain structure and types of retail banking products and services in Islamic banks
- Examine trade financing solutions in Islamic banks and analyze their application in both domestic and international trade
- Discuss the key Islamic investment products and assess their role in the global financial market
- Understand Shari'ah governance and control framework of Islamic banks
- Outline professional conduct and code of ethics expected from Islamic finance professionals



Islamic Finance



01 Fundamentals of Islamic Banking

Insurance Code

Bank Code

1702

Foundation



2 Days



Entry Level, Senior Individual Contributor

Purpose

The foundation course is designed to introduce participants to the core principles of Islamic banking and finance, as well as the key financing contracts used in structuring products and services in Islamic banks. Participants will develop a comprehensive understanding of the legal and Shari'ah frameworks of Islamic finance and will analyze the key differences between Islamic and conventional banking products and services. The course serves as a solid foundation for advancing to more specialized courses in Islamic banking and finance.

Prerequisite: None

Learning Outcomes

After completing this course, learners will be able to:

- Key guiding principles of Islamic banking and finance
- Prohibited elements in Islamic banking and finance
- Islamic banking VS conventional banking: main differences
- Islamic Finance: Industry analysis; evolution, performance; new trends
- Regulatory and Shari'ah framework for Islamic banking and finance institutions (UAE Regulations)
- Islamic financing contracts used for structuring products and services in Islamic banks

02 Financing Products in Islamic Banks (Retail)

Insurance Code

Bank Code

1713

Intermediate



1 Day



Senior Individual Contributor, Team Leader/Manager

Purpose

The course is designed to familiarize participants with the various financing products and services offered by the retail banking division of an Islamic bank. Learners will acquire comprehensive knowledge and skills related to the structure and operational mechanisms of these products, enabling them to confidently and expertly offer Islamic financing solutions to customers.

Prerequisite: Introduction to Islamic Banking

Learning Outcomes

After completing this course, learners will be able to:

- Islamic banking concept and suitable Shari'ah contracts to meet customer's financing needs
- Types and structure of financing products in Islamic banks; vehicle finance; consumer finance, personal finance products
- Home finance products for ready and under-construction property
- Documentation, guarantees, risks and compliance issues

03 Deposit Products in Islamic Banks

Insurance Code

Bank Code

1714

Intermediate



1 Day



Senior Individual Contributor, Team Leader/Manager

Purpose

The course is designed to familiarize the participants with deposit products and profit distribution mechanism in Islamic banks. Learners will gain in-depth knowledge and skills related to the structure of different types of deposits, enabling them to offer these products with confidence and expertise.

Prerequisite: Introduction to Islamic Banking

Learning Outcomes

After completing this course, learners will be able to:

- Islamic banking concept and appropriate deposit product to suit customer's needs
- The key difference in Islamic banks' deposits viz a viz conventional banks
- Shari'ah contracts used for deposits in Islamic banks
- Types of deposits and their structures in Islamic banks: current account; saving deposit, Investment deposits
- Process and mechanism of fund management in Islamic banks

04 Card Products in Islamic Banks

Insurance Code

Bank Code

1722

Intermediate



1 Day



Senior Individual Contributor, Team Leader/Manager

Purpose

The course aims to provide the participants an overview of structure, features of card products offered by Islamic banks. The participants shall learn the Shari'ah viewpoints on card products and identify the techniques used in structuring different types of cards in Islamic banks enabling them to offer Islamic card products with confidence and expertise.

Prerequisite: Introduction to Islamic Banking

Learning Outcomes

After completing this course, learners will be able to:

- Types of card products in Islamic banks
- Underlying Shari'ah contracts for different types of cards in Islamic banks
- Credit card in conventional banks and Islamic banks- key differences
- Fee-based credit card: structure, mechanism of fee calculation
- Profit-based covered card: structure, profit calculation mechanism
- Key issues; Late payment charges, rewards, unethical transactions

Islamic Finance



05 Islamic Trade Financing Products

Insurance Code

Bank Code

1715

Intermediate



2 Days



Senior Individual Contributor, Team Leader/Manager

Purpose

The course aims to equip participants with an in-depth understanding of trade finance operations in Islamic banks. Participants will explore key products, principles and structures, practical applications, advantages, challenges, and current developments in Islamic trade finance. By the end of the course, they will gain the skills and expertise needed to effectively offer Islamic trade finance products in a competitive landscape.

Prerequisite: Introduction to Islamic Banking

Learning Outcomes

After completing this course, learners will be able to:

- Trade financing products and services in Islamic banks
- Documentary collections, documentary credit, letter of credits, types, structure,
- Guarantees in Islamic banks, structure and types of letters of guarantee
- Trade finance solutions for import and export financing
- Working capital finance, receivable finance, supply chain finance
- Risk assessment, documentation, international trade regulations
- Case Studies and Illustrations

06 Islamic Investment Products

Insurance Code

Bank Code

1716

Intermediate



1 Day



Senior Individual Contributor, Team Leader/Manager

Purpose

The course is designed to familiarize participants with the Islamic investment guidelines and dynamics of Islamic capital market. Learners will gain in-depth knowledge and skills related to the shari'ah parameters for equity-screening, Islamic equity-market indexes, Islamic investment funds, investment in sukuk enabling them to offer Islamic investment products with confidence and expertise.

Prerequisite: Introduction to Islamic Banking

Learning Outcomes

After completing this course, learners will be able to:

- AAOIFI guidelines for investment and trading of commercial papers
- Equity screening for investment and trading
- Structure and types of Islamic investment funds; Takaful investment program
- Investment in sukuk

07 Shari'ah Governance and Audit for Islamic Banks

Insurance Code

Bank Code

1725

Intermediate



1 Day



Senior Individual Contributor, Team Leader/Manager

Purpose

The course aims to provide comprehensive and practical knowledge on Shari'ah compliance review, audit and governance procedures for Islamic financial institutions in line with the requirements of the Higher Shariah Authority (HSA) of the Central Bank of the UAE and in compliance with the standards of Accounting and Auditing Standards for Islamic Financial Institutions (AAOIFI).

Prerequisite: Introduction to Islamic Banking

Learning Outcomes

After completing this course, learners will be able to:

- Shari'ah audit and supervision framework for Islamic financial institutions, in light of UAE governance framework
- The Shariah audit techniques, processes, strategies, and methods as per the AAOIFI Standards
- Review process of the banking products, contracts, procedures, and operations to determine Shariah compliance.
- Practical Auditing: Develop checklist and audit procedures for Murabahah, Ijarah

08 Code of Ethics for Islamic Banking Professionals

New Course

Insurance Code

Bank Code

Intermediate



1 Day



Senior Individual Contributor, Team Leader/Manager

Purpose

The aim of the program is to familiarize the participants with the AAOIFI Code of Ethics for Islamic finance professionals to mitigate the Shari'ah non-compliance and reputational risks in Islamic financial institutions. The participants shall get an insight into the codes of ethics for Islamic finance professionals so they can make informed, ethical, and professional judgments in a highly regulated environment.

Prerequisite: Introduction to Islamic Banking

Learning Outcomes

After completing this course, learners will be able to:

- Important role of ethics in finance
- AAOIFI Code of Ethics for Islamic Finance Professionals (AAOIFI)
- Important virtues to be upheld by Islamic finance professionals
- Conceptual Framework
- Illustrative Violations
- Illustrative Ideals

Islamic Finance



09 Sukuk

Insurance Code

Bank Code

1717

Specialization



2 Days



Team Leader/Manager, Unit Head/Division Head

Purpose

The course helps participants learn the key concept of sukuk, their evolution, features and role in current Islamic finance industry. The course focuses on highlighting different sukuk structures and their uses in Islamic finance in contrasts with the conventional bonds. The participants shall comprehend different issues related to sukuk and identify the criteria and principles in structuring Sukuk.

Prerequisite: Introduction to Islamic Banking.

Learning Outcomes

After completing this course, learners will be able to:

- Understand the key principles of talent acquisition and succession planning.
- Recognize their importance for organizational stability and growth.
- Apply best practices in sourcing, recruitment, and talent pool development.
- Analyze the current talent pool to identify gaps and create strategies to address them.
- Develop a tailored talent acquisition and succession plan, considering leadership development and future needs.
- Assess the effectiveness of these strategies using key performance indicators and metrics.

10 Islamic Derivatives & Hedging Products

Insurance Code

Bank Code

1718

Specialization



1 Day



Team Leader/Manager, Unit Head/Division Head

Purpose

The course focuses on Islamic principles of hedging and provides an overview of hedging and derivative instruments used in Islamic finance. Participants will comprehend the risk-hedging mechanisms, principles, and structures currently employed in Islamic finance and will be equipped to apply these skills effectively in their banking roles.

Prerequisite: Introduction to Islamic Banking

Learning Outcomes

After completing this course, learners will be able to:

- Islamic concept of hedging financial risks; Shari'ah appreciation of conventional hedging and derivative products.
- Techniques used to manage risk in Islamic finance in line with the core principles of Islamic finance
- Different types of Islamic hedging and derivative instruments such as Islamic Forex Forward, Islamic Forex Swap, Islamic Cross Currency Swap, Islamic Profit Rate Swap, Islamic Options etc.
- Challenges faced in structuring Islamic hedging and derivative products

11 Legal Documentation for Islamic Banking Products and Transactions

Insurance Code

Bank Code

1726

Specialization



1 Day



Senior Individual Contributor, Team leader/Manager

Purpose

The course aims to enable the participants to comprehend the legal and Shari'ah aspects governing Islamic banking documentation and identify the technical steps for flawless contract drafting ensuring accuracy and legal and shari'ah compliance.

Prerequisite: Introduction to Islamic Banking

Learning Outcomes

After completing this course, learners will be able to:

- Basic structures and procedures of drafting documents in Islamic banks.
- Legal and Shari'ah aspects governing commercial transactions in Islamic banks.
- Common errors in preparing Islamic financing documents and ensure accuracy and legal and shari'ah compliance documentation.
- Technical steps for flawless contract drafting.

12 Accounting for Islamic Financial Institutions

Insurance Code

Bank Code

1719

Masterclass



2 Days



Senior Individual Contributor, Team Leader/Manager, Unit Head/Division Head

Purpose

The course is designed to equip participants with a thorough understanding of Islamic accounting principles and the broader framework of accounting and financial reporting in Islamic financial institutions (IFIs). Participants will gain expertise in the key Financial Accounting Standards of AAOIFI and develop the skills needed to excel in accounting practices specific to Islamic financial institutions.

Prerequisite: Introduction to Islamic Banking

Learning Outcomes

After completing this course, learners will be able to:

- Guiding principles of Islamic accounting and AAOIFI Financial Accounting Standards
- Islamic accounting principles vs International Accounting and Reporting Standards
- Conceptual framework for financial reporting by Islamic financial institutions
- General presentation and disclosure in the financial statements of Islamic banks
- Accounting Standards for Murabahah, Ijarah, Mudarabah and Istisna'a
- Accounting Standards governing profit distribution system and investment accounts
- Accounting for provisions and reserve
- Accounting for Zakah

Islamic Finance



13 Risk Management in Islamic Banking

Insurance Code

Bank Code

1720

Masterclass



2 Days



Senior Individual Contributor, Team Leader/Manager, Unit Head/Division Head

Purpose

The course aims to provide a comprehensive understanding of Islamic perspectives on risk and its management. It familiarizes participants with the various types of risks involved in Islamic modes of financing and explores strategies to mitigate these risks. Participants will develop a solid understanding of the risks facing Islamic banks and analyze the techniques and tools employed by Islamic financial institutions for effective risk management.

Prerequisite: Introduction to Islamic Banking

Learning Outcomes

After completing this course, learners will be able to:

- Overview of the financial risks; Islamic perspective on risk management
- Risks exposure in Islamic banks: Credit risks, operational risks, market risks, investment return risks, liquidity risks, shari'ah-intrinsic risks etc.
- Credit and operational risk management in Islamic Banks
- Types of risks involved in Islamic modes of financing and ways to mitigate the risks
- Islamic Financial Services Board (IFSB) guidelines on risk management for Islamic financial institutions

ANNUAL TRAINING PLAN 2025

Product Management

ENABLING YOUR VISION

Index

Level **Foundation**

- Corporate Banking Credit Products
- Corporate Banking Non - Credit Products

Level **Intermediate**

- Social Media And Digital Marketing
- Consumer Protection Standards - Products and Marketing
- Product Life Cycle and its Strategies
- New Product Development Process
- DevOps 101 for Product Management
- UX/UI Design
- IT Security for Product Manager

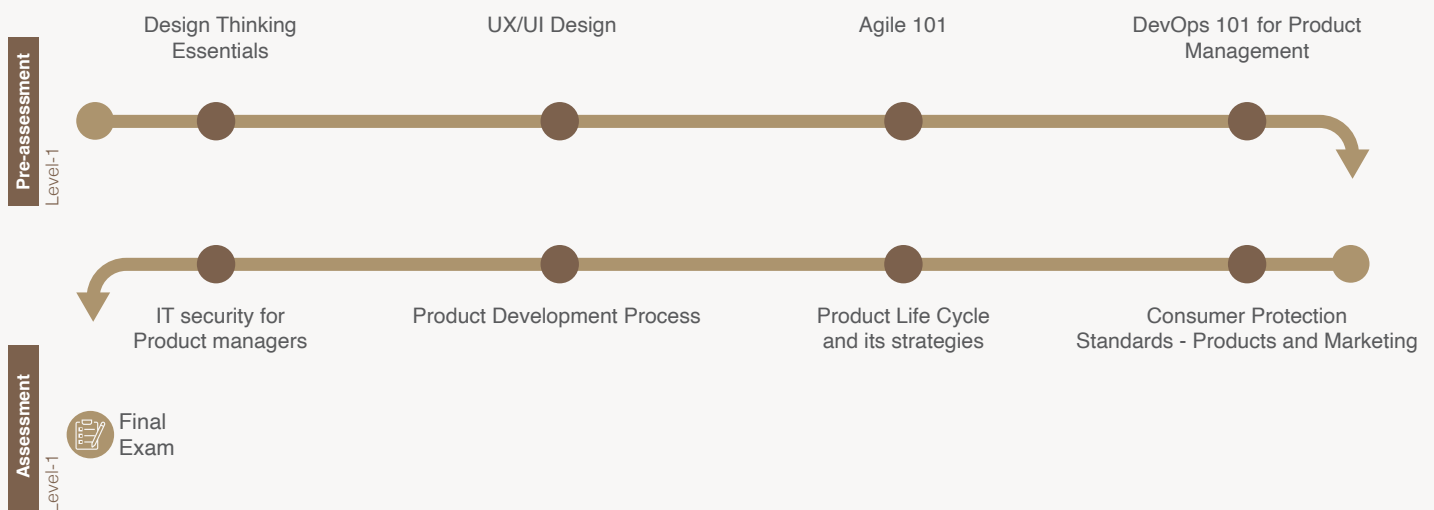
EIF PATHWAY - CBI INTERNATIONAL CERTIFICATE IN PRODUCT MANAGEMENT

Related Roles :

Product Executives, Product Assistant Managers and Managers, Product Analysts, Marketing Analysts, Business Communication Managers

Upon completion of the learning pathway, the learners should be able to:

- Apply design thinking principles to identify and address customer needs effectively
- Analyze product life cycle management strategies to optimize product development and market performance
- Explain Consumer Protection Regulations for products and marketing
- Discuss the stages of new product development and their application in creating successful products.
- Assess the impact of digitalization and security considerations in product development and management processes.



Product Management



01 Social Media And Digital Marketing

Insurance Code
4336

Bank Code
1515

Intermediate



1 Day



Senior Individual Contributor, Team Leader/Manager

Purpose

This course focuses on the role of digital channels in an integrated marketing campaign and why you need a digital strategy. Social media and other digital platforms can be put to best use to ensure the boost in the visibility of the brand, effectively sell products and serve the customer.

Learning Outcomes

After completing this course, learners will be able to:

- Introduction to core principles and purpose of digital marketing
- Strategic approach to Digital Marketing: recognizing benefits of each platform
- Components of branding and maintaining a successful website
- Best tools to analyze a website
- The importance & power of Search: SEO & SEM
- Fundamentals of Search Engine Optimization (SEO): On page SEO and Off page SEO
- Importance of Keywords & Quality Score
- How to generate keywords & select effective ones for a campaign
- Fundamentals of Search Engine Marketing (SEM): Search Engine Advertising and its importance as a driver of quality traffic and leads to the website Exercise: Set up a google ad
- Social Media Marketing (SMM) - Multi - channel social media strategy- leveraging uniqueness of each channel
- Importance of content planning
- Best tools for content planning & creation
- Exercise: How to set up a Facebook Ad
- Google analytics - Insights into different reports and terminologies

02 Consumer Protection Standards - Products and Marketing

Insurance Code

Bank Code
1536

Intermediate



1 Day



Senior Individual Contributor, Team Leader/Manager

Purpose

Consumer Protection has far-reaching implications for many activities in the financial services sector.

UAE Central Bank has issued a Consumer Protection Regulation (CPR). This principles-based structure of the regulation must be complied by all Licensed Financial Institutions. This course focus on the articles of Products and marketing in CPR.

Learning Outcomes

After completing this course, learners will be able to:

- Key Fact Statement and its features
- Disclosure & Transparency - Shari'ah-compliant products
- Consumer Education and Communication
- Fair Treatment of Consumers - Product Comparison
- Bundling of Financial Products and/or Services
- Responsible Advertising
- Sales, Marketing, Advertising, and Financial Promotional Activities
- Responsible Business Conduct
- Treatment of Vulnerable Groups and People of Determination
- Fees & Warning statements
- Oversight of Financial Products and/or Services
- Institutional Oversight – Governance
- Regulatory Reporting of Financial Products & Services
- Monitoring of Market Conduct by Management

03 Product Life Cycle and its Strategies

Insurance Code

Bank Code
1537

Intermediate



1 Day



Senior Individual Contributor, Team Leader/Manager

Purpose

The Product Life Cycle (PLC) is a crucial concept in marketing and product management that outlines the typical stages a product goes through in its lifecycle. Understanding the PLC helps businesses make informed decisions about marketing, pricing, and product development strategies at each stage. This course offers a comprehensive understanding of the Product Life Cycle and equips learners in-depth exploration of the (PLC) and the strategic considerations involved in managing products throughout their lifecycle

Learning Outcomes

After completing this course, learners will be able to:

- Identify and describe the key characteristics and features of each stage in the Product Life Cycle
- Distinguish between different product strategies used at each stage of the PLC, including marketing, pricing, distribution, and promotion strategies
- Assess the impact of technological advancements, consumer behavior, and market dynamics on the Product Life Cycle
- Discuss the importance of innovation and adaptation to extend the life of a product in a declining stage
- Recognize the role of competitive analysis and market research in PLC decision-making

04 New Product Development Process

Insurance Code

Bank Code
1538

Intermediate



1 Day



Senior Individual Contributor, Team Leader/Manager

Purpose

The New Product Development (NPD) process consists of several stages that guide the creation and launch of a new product. Effective communication, market research, and agility are crucial to adapting to changing circumstances and ensuring the product's success. New Product Development may not always mean creating new products, but rather innovating existing products. The course will familiarize with the different stages of the NPD process.

Learning Outcomes

After completing this course, learners will be able to:

- Idea Generation
- Idea Screening
- Concept Development and Testing
- Business Analysis
- Product Development
- Market Testing
- Commercialization
- Launch and Post-Launch Evaluation
- Growth and Maturity
- Decline and Renewal

Product Management



05 DevOps 101 for Product Management

Insurance Code

Bank Code

1539

Intermediate



1 Day



Senior Individual Contributor, Team Leader/Manager

Purpose

DevOps is about bringing together the people, processes, and tools involved in the development and IT operations. Much like product management, it can vary from company to company and product to product. In this course, we'll examine what exactly DevOps is and what effects it has on product management models.

Learning Outcomes

After completing this course, learners will be able to:

- What is DevOps?
- Five Principles of DevOps
- Benefits and Challenges of Dev Ops
- DevOps and Product Management

06 UX/UI Design

Insurance Code

Bank Code

1874

Intermediate



1 Day



Senior Individual Contributor, Team Leader/Manager

Purpose

The UI/UX Design brings a design-centric approach to user interface and user experience design and offers practical, skill-based instruction centered around a visual communications perspective.

Learning Outcomes

After completing this course, learners will be able to:

- Stages of the UI/UX development process
- User research to define a project's strategy
- Best practices and conventions in UX design

07 IT Security for Product Manager

Insurance Code

Bank Code

4432

1875

Intermediate



1 Day



Senior Individual Contributor, Team Leader/Manager

Purpose

This course is designed to equip product managers with a comprehensive understanding of Information Technology (IT) security principles, practices, and considerations relevant to the development and management of digital products. It explores the critical role of cybersecurity in product management, ensuring that learners can effectively address security challenges throughout a product's lifecycle.

Learning Outcomes

After completing this course, learners will be able to:

- The importance of addressing security concerns in the design stage of Product Management
- The Business, Legal, and Regulatory risks for Product managers
- Cybersecurity and Product management
- Security Checklist for Product managers

08 Corporate Banking Credit Products

Insurance Code

Bank Code

1877

Foundation



1 Day



Entry Level, Senior Individual Contributor

Purpose

"Corporate banking provides lending and ancillary services to a diversified list of large corporate, institutions, and government clients. Knowing the client's business and understanding their needs for products & services is critical to starting any corporate relations. The program aims to give an understanding of corporate banking products and services which are classified as credit offerings. The course will provide a basic understanding of the need for credit products and solutions offered by the banks.

Learning Outcomes

After completing this course, learners will be able to:

- Introduction to credit products
- Understanding short term finance
- Understanding accounts receivable finance
- Understanding term finance

Product Management



09 Corporate Banking Non - Credit Products

Insurance Code

Bank Code

1878

Foundation



1 Day



Entry Level, Senior Individual Contributor

Purpose

Corporate banking provides lending and ancillary services to diversified list of large corporate, institutions and government clients. Knowing the client's business and understanding their needs for products & services is critical to start any corporate relations. The program aims to give an understanding of corporate banking products and services which are classified as non-credit offerings. The course will provide a basic understanding of the need for non-credit products and solutions offered by the banks.

Learning Outcomes

After completing this course, learners will be able to:

- Introduction to non-credit products
- Understanding cash management
- Understanding risk management
- Understanding advisory & other services

ANNUAL TRAINING PLAN

2025

Quality

ENABLING YOUR VISION

Index

Level **Foundation**

- Basics of Business Process Management

Level **Intermediate**

- Business Process Re-engineering
- Seven Tools of Quality
- Managing Change in Business Processes
- Kanban
- RCA and Complaint Management
- Data Analytics for Quality Improvement
- Agile 101

Level **Specialization**

- Lean Six Sigma
- Agile Project Management

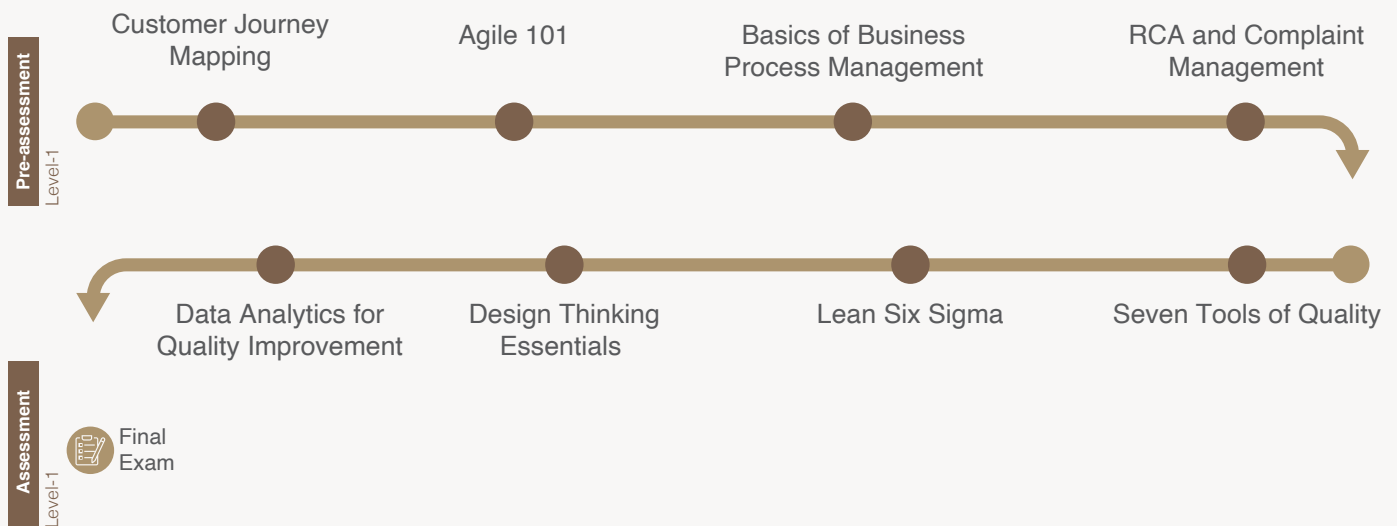
EIF PATHWAY - CBI INTERNATIONAL CERTIFICATE IN QUALITY

Related Roles :

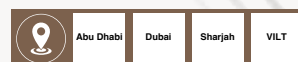
Quality Analysts, Quality Managers, Customer Experience Managers, IT Managers, Operations, Managers

Upon completion of the learning pathway, the learners should be able to:

- Critically analyze and synthesize diverse customer data to map and optimize customer journeys, identifying key touchpoints for enhanced customer experience.
- Apply root cause analysis techniques to systematically identify issues, resolve complaints, and implement preventive measures, fostering proactive problem-solving and customer satisfaction.
- Demonstrate a comprehensive understanding of business process management frameworks and methodologies, enabling strategic optimization and alignment of processes with organizational goals.
- Understand and apply agile methodologies and principles to adapt quickly to changing project requirements, enhance collaboration, and deliver continuous value.
- Master the seven essential quality tools (Pareto chart, cause-and-effect diagram, control charts, etc.) and utilize them to assess and improve quality in processes and products systematically.
- Implement Lean Six Sigma principles to eliminate waste, reduce variation, and drive operational efficiency, leading to measurable process improvements.
- Evaluate and propose innovative solutions using the design thinking approach, fostering creativity and customer-centric problem-solving in organizational settings.
- Utilize data analytics techniques across various quality methodologies to inform and drive continuous improvement initiatives, enhancing decision-making and performance outcomes.



Quality



01 Basics of Business Process Management

Insurance Code
4501

Bank Code
1001

Foundation



1 Day



Entry Level, Senior Individual Contributor

Purpose

Business Process Management (BPM) is a systematic approach aimed at optimizing and standardizing internal organizational operations. It serves to mitigate human errors, streamline processes, enhance efficiency, and promote regulatory compliance. This course provides a comprehensive understanding of BPM and its potential advantages for businesses.

Learning Outcomes

After completing this course, learners will be able to:

- Understand the basics of business process management.
- Make process maps and analyze processes.
- Calculate and analyze processes using a variety of indicators.

02 Business Process Re-engineering

Insurance Code

Bank Code
1002

Intermediate



1 Day



Senior Individual Contributor, Team leader/Manager

Purpose

This course empowers learners with the knowledge and tools to bring about significant process transformation through the Business Process Re-engineering (BPR) framework.

Learning Outcomes

After completing this course, learners will be able to:

- Summarize Business Process Re-engineering principles.
- Create value stream maps for process definition.
- Apply the BPR framework to enhance process efficiency.

03 Lean Six Sigma

Insurance Code
4503

Bank Code
1003

Specialization



1 Day



Team leader/Manager, Unit Head/Division Head

Purpose

In this 2-day course, participants will explore Lean Six Sigma, a powerful quality tool applicable across manufacturing and service sectors. They will grasp the principles of Lean, which target waste reduction, and the structured, data-driven methodology of Six Sigma, striving for over 99% efficiency. Together, these approaches promise substantial process improvement, error reduction, cost savings, and elevated customer satisfaction.

Learning Outcomes

After completing this course, learners will be able to:

- Comprehend Lean Six Sigma methodology.
- Apply the DMAIC model for enhancing banking processes.

04 Seven Tools of Quality

Insurance Code
4501

Bank Code
1007

Intermediate



2 Days



Senior Individual Contributor, Team leader/Manager

Purpose

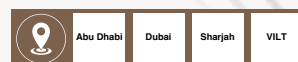
In this 2-day course, participants will look into quality control through the seven fundamental tools, versatile graphical statistical instruments that extend beyond quality issues to various problem-solving domains. They will gain expertise in cause and effect diagrams, check sheets, control charts, histograms, Pareto charts, scatter plots, and flowcharts. The course focuses on building a strong foundation and equipping learners with a comprehensive grasp of these tools and their real-world application, particularly within the banking sector.

Learning Outcomes

After completing this course, learners will be able to:

- Comprehend quality dimensions.
- Describe Cause and Effect diagrams, check sheets, control charts, histograms, Pareto charts, scatter plots, and flowcharts.
- Apply these tools in the context of banking and finance.

Quality



01 Managing Change in Business Processes

Insurance Code

Bank Code

1008

Intermediate



2 Days



Senior Individual Contributor, Team leader/Manager

Purpose

Change, while often viewed positively within an organization, can also induce stress if not handled correctly. This course offers a structured framework for the effective implementation of change in process organizations and highlights how change management can serve as a means to enhance quality.

Learning Outcomes

After completing this course, learners will be able to:

- Recognize elements for process improvement.
- Comprehend structured methods for change implementation.
- Grasp strategies for managing the human aspect of change.

02 Kanban

Insurance Code

Bank Code

1009

Intermediate



1 Day



Senior Individual Contributor, Team leader/Manager

Purpose

Kanban methodologies have gained significant traction within the realm of business transformation, with a notable presence in the banking and finance sector. Kanban offers a set of strategies for optimizing workflow management and fostering a culture of ongoing improvement. This approach facilitates the identification of essential tasks and minimizes the allocation of resources to non-value-added activities. The Kanban training program places a strong emphasis on imparting the know-how required to effectively implement Kanban and harness its potential for enhancing operational efficiency within your banking institution.

Learning Outcomes

After completing this course, learners will be able to:

- Identify Kanban origins and evolution.
- Describe Kanban concepts, principles, and terminology.
- Demonstrate the skill of visualizing work.
- Apply techniques for limiting work-in-process.
- Evaluate the flow of work using analysis methods.
- Generate Kanban metrics and management reports.

03 Agile Project Management

Insurance Code

Bank Code

1016

Specialization



1 Day



Team leader/Manager, Unit Head/Division Head

Purpose

This course is designed to provide learners with a comprehensive understanding of project management, essential agile methodologies, and the strategic significance of merging project management with agile practices. By the end of this course, participants will have the knowledge and insights needed to effectively navigate and excel in dynamic project environments, making them highly adaptable and valuable contributors to their organizations.

Learning Outcomes

After completing this course, learners will be able to:

- Apply the core agile principles, including Transparency, Collaboration, Effective Communication, Self-Management, and Exploration, to real-world scenarios.
- Utilize key agile terminology such as Backlog (sprint, release & product), Benefit (value), Epic, Information radiator, Spike, Stand-up meeting, Timebox (sprint, release), and Waterfall methodology in practical contexts.
- Implement significant agile concepts and methodologies, such as Scrum, Lean Startup (including MVP), Retrospectives, User stories (including 'ready' and 'done' definitions), and Workshops, to address and solve relevant challenges.

04 RCA and Complaint Management

Insurance Code

Bank Code

4511

1017

Intermediate



1 Day



Senior Individual Contributor, Team leader/Manager

Purpose

This specialized training concentrates on two critical aspects of complaint management: the systematic and procedural procedures for complaint processing and the utilization of complaints as a catalyst for process enhancement. The course aligns with the CBUAE consumer protection standards and explores the methodology of conducting root cause analysis for banking processes.

Learning Outcomes

After completing this course, learners will be able to:

- Comprehend the fundamental principles of complaint management in accordance with the CBUAE consumer protection code.
- Demonstrate the procedure for conducting Root Cause Analysis (RCA) using banking data.

Quality



01 Data Analytics for Quality Improvement

Insurance Code

Bank Code

1019

Intermediate



1 Day



Senior Individual Contributor, Team leader/Manager

Purpose

In this one-day training, participants will explore the transformative potential of data analytics in enhancing product or service quality. The program encompasses data preprocessing, regression analysis interpretation, utilization of quality tools for root cause analysis, and the practical application of these skills to address real-world quality challenges. This comprehensive training empowers attendees with the knowledge and tools necessary to drive quality improvements in their professional roles.

Learning Outcomes

After completing this course, learners will be able to:

- Analyze the role of data analytics in quality improvement.
- Apply data preprocessing and visualization techniques effectively.
- Interpret regression analysis results for quality-related investigations.
- Utilize quality tools for root cause analysis.
- Apply data analytics to real-world quality improvement scenarios.

02 Agile 101

Insurance Code

Bank Code

4508

1824

Intermediate



1 Day



Senior Individual Contributor, Team leader/Manager

Purpose

This training program is designed to offer practical, hands-on experience for individuals and teams seeking to transition from conventional project management methodologies to agile-driven approaches, utilizing agile principles, frameworks, and tools. Tailored to the banking and financial sector, the course emphasizes the mastery of essential tools and techniques required to embrace agile methodologies effectively.

Learning Outcomes

After completing this course, learners will be able to:

- Grasp the fundamental concepts of Agile.
- Differentiate between "doing" and "being" agile.
- Acquire a toolkit for implementing Agile.
- Demonstrate a foundational understanding of Scrum.

ANNUAL TRAINING PLAN

2025

Responsible Banking

ENABLING YOUR VISION

Index

Level **Foundation**

- Green and Sustainable Finance
- Principles of Responsible Banking
- Sustainable Banking Solutions for Clients & Customers
- Ethics and Sustainability in Finance

Level **Intermediate**

- Net Zero & Green Washing
- Climate Change Management
- ClimateTech Finance

Level **Specialization**

- Responsible Banking for Board Members & Executives

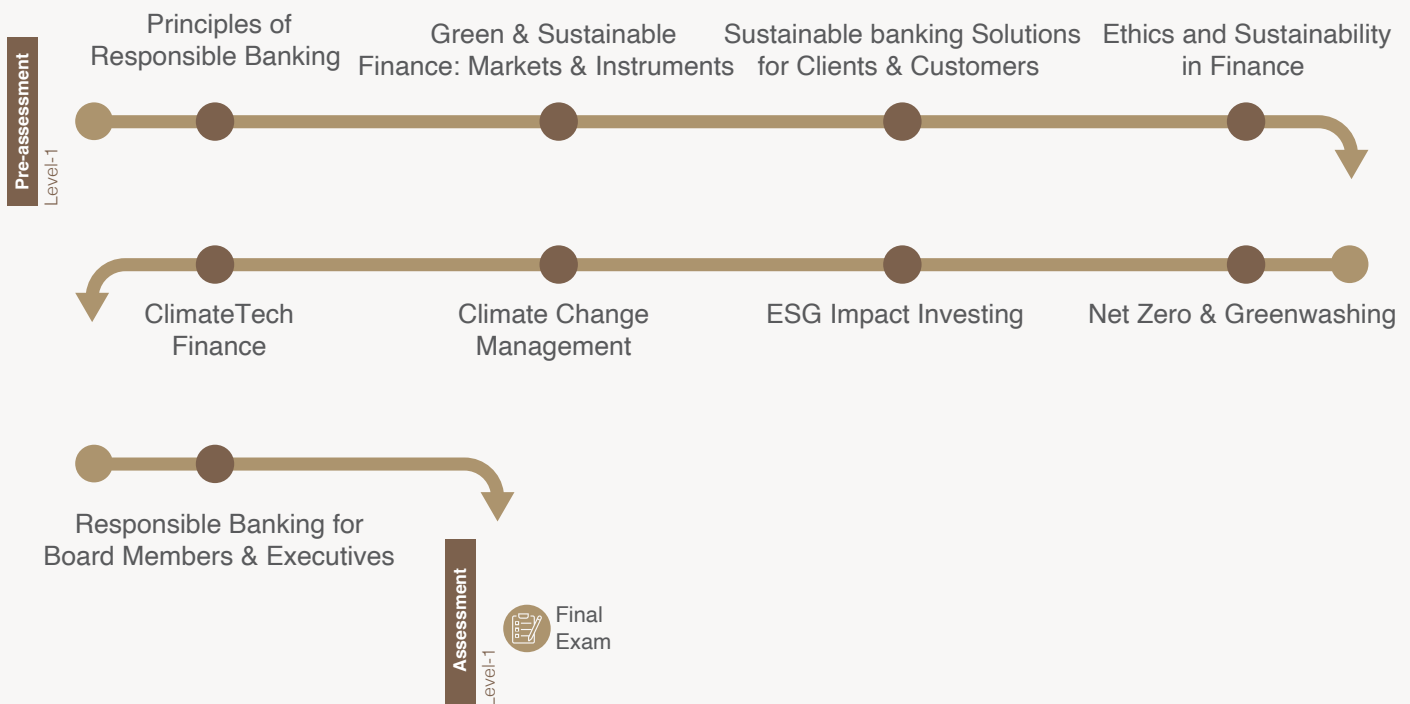
EIF PATHWAY - CBI INTERNATIONAL CERTIFICATE IN RESPONSIBLE BANKING

Related Roles :

Financial Professionals, Sustainability & CSR Professionals, Investment Advisors, Regulatory & Compliance Officers, Aspiring Financial Leaders

Upon completion of the learning pathway, the learners should be able to:

- To define and understand the concept of Responsible Banking in the financial domain.
- To align the goals of banking industry with the society and embedding Principles of Responsible Banking.
- To evaluate the products and offering in Green and Sustainable Finance.
- To examine sustainable banking solutions for clients and customers.
- Impact of climate change and how Responsible banking can support.
- Identify the crucial role of management in promoting responsible banking practices at all levels of the organization.



Quality



01 Green and Sustainable Finance

Insurance Code

Bank Code

1439

Foundation



1 Day



Open to All

Purpose

The purpose of this course is to provide understanding of how to manage climate risk by investing in green and sustainable investment instruments and role of markets analysis and investor engagements.

Learning Outcomes

After completing this course, learners will be able to:

- Understand the role of finance sector in green and sustainable financing.
- An overview of principles and practices of green and sustainable finance.
- Green and sustainable products such as green bonds, green loans, and sustainability-linked Bonds and loans.
- Existing and emerging taxonomies and regulatory definitions.

02 ESG Impact Investing

Insurance Code

Bank Code

1441

Intermediate



1 Day



Entry Level , Senior Individual Contributor, Team Leader/Manager

Purpose

Learning Outcomes

After completing this course, learners will be able to:

-

03 Principles of Responsible Banking

Insurance Code

Bank Code

1442

Foundation



1 Day



Open to All

Purpose

The course will offer understanding of the environmental and social sustainability issues that have an impact on Financial Institutions lending and the risk and opportunities it can create.

Learning Outcomes

After completing this course, learners will be able to:

- ESG issues that a bank's lending and other activities have an impact on.
- Key Factors in Banking Industry Governance and societal roles.
- Principles of Responsible Banking
- UN Sustainable Development Goals (SDGs), the Paris Climate Agreement and other regulations.

04 Sustainable Banking Solutions for Clients & Customers

Insurance Code

Bank Code

1443

Foundation



1 Day



Entry Level , Senior Individual Contributor, Team Leader/Manager

Purpose

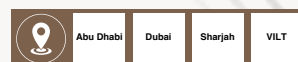
The course offers and understanding of the financial industry and helps to understand the conditions under which ethical and sustainability may clash with financial goals.

Learning Outcomes

After completing this course, learners will be able to:

- To understand the need for climate change and its necessity for future generations.
- Role of relationship managers and other bank staff in supporting their clients and customers.
- Supporting customer is successful sustainability transitions, advising green products and other offerings.
- Models & tools for sustainable banking solutions to clients and customers, and apply responsible banking in practice.

Quality



05 Ethics and Sustainability in Finance

Insurance Code

Bank Code

1444

Foundation



2 Days



Open to All

Purpose

The course offers an understanding of the financial industry and helps to understand the conditions under which ethical and sustainability may clash with financial goals.

Learning Outcomes

After completing this course, learners will be able to:

- Role of Ethics and trust in the financial industry
- Conflicts of interest, codes of conduct and regulatory requirements.
- Sustainable reporting & identifying greenwashing
- Client Sustainability objectives and ESG integration

06 Net Zero & Green Washing

Insurance Code

Bank Code

1445

Intermediate



1 Day



Senior Individual Contributor, Team Leader/Manager, Unit Head/Division Head

Purpose

The course provides an overview of Net zero and its role in the economy. The role of Net zero and global climate impact on organization moving toward sustainability.

Learning Outcomes

After completing this course, learners will be able to:

- Basics of Net Zero and Green Washing.
- Decarbonization as a core strategy of organizations.
- Sustainability and transparent use of metrics to measure progress.
- Emerging landscape of net-zero disclosure standards.

07 Climate Change Management

Insurance Code

Bank Code

1446

Intermediate



1 Day



Entry Level , Senior Individual Contributor, Team Leader/Manager

Purpose

To understand how climate risk is measured and managed, covering both physical and transition risks.

Learning Outcomes

After completing this course, learners will be able to:

- Impact of Climate-related (physical, transition, liability) and environmental risks on society and banking.
- The ways in which Principles can be implemented and measured in Banking operations.
- Role of banking in supporting and managing climate risk and international standards.
- Approaches to identifying, disclosing, managing and pricing climate-related risks, the use of scenario analysis.

08 ClimateTech Finance

Insurance Code

Bank Code

1447

Intermediate



1 Day



Open to All

Purpose

The course will provide an in-depth understanding of energy markets climate technologies for informed decision making toward energy investments.

Learning Outcomes

After completing this course, learners will be able to:

- Financial Risk and opportunities of Climate Change
- Commercialization, scaling, and partnerships in ClimateTech
- Financing Clean Energy
- Equity, Debt, Projects & how it differs from Fossil Fuels

Quality

	Abu Dhabi	Dubai	Sharjah	VILT
--	-----------	-------	---------	------

09 Responsible Banking for Board Members & Executives

Insurance Code

Bank Code

1448

Specialization



1 Day



Unit Head/Division Head

Purpose

The aim of this course is to provide knowledge and understanding for responsible banking as per the UN Sustainable Development Goals.

Learning Outcomes

After completing this course, learners will be able to:

- Identify and analyse contemporary strategic influences on banking
- To understand regulatory framework such as UN Sustainable Development Goals and the Paris Agreement.
- Critically evaluate how responsible banking can be incorporated in corporate strategies.
- Aligning bank's professional practice with sustainability and embedding the same in the organisation.

ANNUAL TRAINING PLAN

2025

Retail Banking

ENABLING YOUR VISION

Index

Level **Foundation**

- CBUAE Consumer Protection Standards Awareness
- Introduction of Banking: A New Joiners Perspective
- Effective Selling Techniques

Level **Intermediate**

- CBUAE Consumer Protection for Sales & Frontline operations (Retail)
- Retail Banking Operations
- Retail Banking Products
- Fraud & AML Red Flags for Relationship Managers

Level **Specialization**

- Banking Law & Practice for Retail Bankers

Retail Banking



01 CBUAE Consumer Protection Standards Awareness

Insurance Code

Bank Code

1012

Foundation



1 Day



Entry Level, Senior Individual Contributor

Purpose

Consumer Protection has far-reaching implications for many activities in the financial services sector. UAE Central Bank has issued Consumer Protection Regulation (Circular No 8 -2020). This Principles based structure of the regulation must be complied by all Licensed Financial Institutions. This course focus will provide the overall awareness and importance of this regulation.

Learning Outcomes

After completing this course, learners will be able to:

- Why this regulation is important for you?
- Key Fact Statement
- The three stages of information, Communication and disclosure
- Best Interest of Customer, Consumer Consent, Cooling-off period
- Consumer Mobility, Service Interruptions, Errors or Omissions, Unauthorised Transactions
- Conflict of Interest, Dealing with Financially Distressed Consumers, Communication with consumers
- Express Consent, Sharing of Information with Authorised agencies & Credit agencies, Retention of records, Fraud Management
- Complaint Management Process
- General Awareness on Consumer Education, Inclusion of Vulnerable groups & People of Determination

02 CBUAE Consumer Protection for Sales & Frontline operations (Retail)

Insurance Code

Bank Code

1014

Intermediate



1 Day



Entry Level, Senior Individual Contributor, Team Leader/Manager

Purpose

Consumer Protection holds significant influence over various aspects within the financial services sector. In response to this, the UAE Central Bank has introduced Consumer Protection Regulation (Circular No 8.2020), a principles-based framework that mandates adherence from all Licensed Financial Institutions. This training program is specifically tailored to address the compliance requirements applicable to frontline sales personnel in Retail Banking.

Learning Outcomes

After completing this course, learners will be able to:

- Explain the importance of the regulation.
- Summarize key facts about the regulation.
- Identify and describe the three stages of information, communication, and disclosure.
- Define responsibilities in sales solicitation, pricing, advertising, and promotional activities.
- Discuss the concepts of a cooling-off period, consumer mobility, and consumer consent.
- Explain the practices related to product bundling and dealings with authorized agents.
- Analyze conflict of interest, handling financially distressed consumers, and effective communication with consumers.
- Demonstrate understanding of express consent, sharing information with authorized agencies and credit agencies, retention of records, and fraud management.
- Describe the complaint management process.
- Discuss general awareness of consumer education and the inclusion of vulnerable groups and people of determination.

03 Banking Law & Practice for Retail Bankers

Insurance Code

Bank Code

1102

Specialization



1 Day



Team leader/Manager, Unit Head/Division Head

Purpose

This course will help the participants to learn the banking laws and practices followed in the UAE. Retail Banking employees will benefit from the legal aspects of their daily operational aspects.

Learning Outcomes

After completing this course, learners will be able to:

- Structure of UAE banking industry.
- Regulatory framework and role of Central Bank.
- Laws relating to banking regulations in UAE.
- Regulation of credit and contracts law.
- Negotiable instruments laws.
- Discussion of some of the land mark legal cases in UAE. International practices and code of banking practice.
- Dispute resolution.
- Cyber law

04 Introduction of Banking: A New Joiners Perspective

Insurance Code

Bank Code

1123

Foundation



1 Day



Entry Level, Senior Individual Contributor

Purpose

The purpose of this program is to inform new joiners outline of what banks can do and cannot do and how bankers are trusted intermediaries.

Learning Outcomes

After completing this course, learners will be able to:

- What is a Bank ?
- Definition of Banking.
- Important Banking Regulations/Supervision of Banks.
- Classic banking activities/What banks cannot do.
- Risks in banking.
- Fiduciary role of bankers.

Retail Banking



05 Retail Banking Operations

Insurance Code

Bank Code

1125

Intermediate



2 Days



Senior Individual Contributor, Team leader/Manager

Purpose

program helps to understand the science behind the operations aspects to provide better customer experience. This will help to improve the operational efficiency in handling the product and services by the retail banking staff.

Learning Outcomes

After completing this course, learners will be able to:

- Cheques Operations.
- Clearing Operations.
- Fund Transfer & Remittances - EFT & SWIFT.
- Card Operations.
- Opening and closing of an account.
- KYC & Due Diligence.
- Customer Service & TAT.
- The future of banking operations – Digital Disruptions.

06 Retail Banking Products

Insurance Code

Bank Code

1126

Intermediate



1 Day



Senior Individual Contributor, Team leader/Manager

Purpose

This course will help the learners understand various products and services under the retail banking segment.

Learning Outcomes

After completing this course, learners will be able to:

- Retail deposit products.
- Current account & savings accounts.
- Fixed deposits and recurring deposits.
- Call deposits and foreign currency deposits.
- Personal loan and salary overdraft.
- Auto loan and mortgage loan.
- Credits cards - billing cycle, POS machine.
- Etihad credit bureau.
- Term loan and overdraft.
- Impact of technology in retail banking

07 Fraud & AML Red Flags for Relationship Managers

Insurance Code

Bank Code

1234

Intermediate



1 Day



Senior Individual Contributor, Team leader/Manager

Purpose

Relationship Managers are the first line of defense and play a very important role in satisfying the obligations of banks under AML Laws. Behavioral red flags can only be identified by the first line of defense.

Learning Outcomes

After completing this course, learners will be able to:

- Fraud triangle-motivations for fraud.
- Methods of AML.
- Identify fraud and ml red flags-transactional & behavioral.
- Obligations to report suspicious transactions from red flags.

08 Effective Selling Techniques

Insurance Code

Bank Code

1512

Foundation



1 Day



Entry Level , Senior Individual Contributor, Team Leader/Manager

Purpose

This one-day training course is designed to elevate your customer service and sales expertise. Learn how to effectively manage customer expectations, acquire essential skills for customer service agents, and master the art of planning and preparation in the sales journey. Explore the significance of first impressions in the sales process and uncover a range of proven selling techniques. By the end of this course, you'll be well-prepared to optimize customer value and excel in both customer service and sales, delivering excellent customer experiences.

Learning Outcomes

After completing this course, learners will be able to:

- Effectively manage customer expectations for maximum customer value.
- Acquire essential skills for customer service agents to manage customer mindsets.
- Plan and prepare for the sales journey, including the use of presale checklists.
- Recognize the significance of first impressions and the initial stage of the selling process.
- Understand different selling techniques and their underlying reasons.

ANNUAL TRAINING PLAN

2025

Risk Management

ENABLING YOUR VISION

Index

Level **Foundation**

- Risk Oversight & Governance
- Fundamentals of Risk Management

Level **Intermediate**

- Fundamentals of Liquidity Risk Management
- Fundamentals of Operational Risk Management
- Fundamentals of Market Risk Management
- Fundamentals of Credit Risk Management
- Key Risk Indicators in Risk Management
- Financial Instruments for Risk Management

Level **Specialization**

- Risk Adjusted Return on Capital
- Insurance Products for Risk Mitigation
- Business Continuity Planning
- Credit Risk Measurement and Mitigation
- Market Risk Measurement and Mitigation
- Operational Risk Measurement & Mitigation Techniques
- Liquidity Risk Measurement and Mitigation
- Interest Rate Risk Management & Measurement

Level **Masterclass**

- Basel Insights Masterclass
- Stress Testing in Banks
- Enterprise Risk management

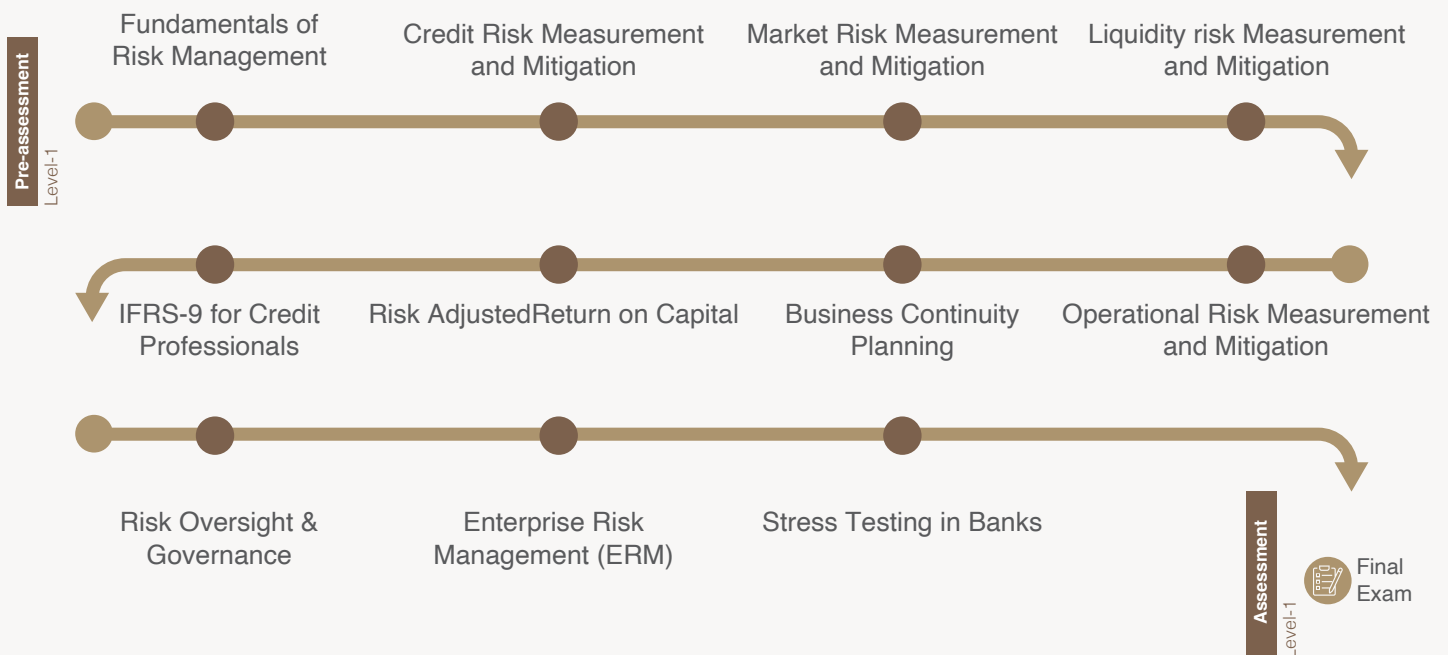
EIF PATHWAY - CBI INTERNATIONAL CERTIFICATE IN RISK MANAGEMENT

Related Roles :

Officials currently working in different areas of risk management. Candidates who are looking to explore a career in the risk management domain. Relationship managers. Audit and compliance officials.

Upon completion of the learning pathway, the learners should be able to:

- Understand the various risks faced by the bank and the risk management process.
- Identify, quantify, manage, monitor various risks like credit, market, operational, liquidity and other risks.
- Analyze the regulatory guidelines on capital and understand risk-based pricing.
- Understand the importance of enterprise level risk management.



Risk Management



01 Risk Adjusted Return on Capital

Insurance Code

Bank Code

1228

Specialization



1 Day



Team leader/Manager, Unit Head/Division Head

Purpose

Participants will be able to comprehend the importance of RAROC and why it is such a powerful measure of business performance.

Learning Outcomes

After completing this course, learners will be able to:

- Participants will gain knowledge on Hurdle rate, RAROC computation and RAROC as a performance measure.

02 Insurance Products for Risk Mitigation

Insurance Code

Bank Code

1238

Specialization



1 Day



Team leader/Manager, Unit Head/Division Head

Purpose

Participants will understand about the various insurance products that support the bank in managing their risk

Learning Outcomes

After completing this course, learners will be able to:

- Participants will learn about the products for risk mitigation like contractors all risk, receivables insurance, property insurance and relevant solutions provided by banks.

03 Fundamentals of Liquidity Risk Management

Insurance Code

Bank Code

1909

Intermediate



1 Day



Senior Individual Contributor, Team leader/Manager

Purpose

Participants will be able to understand the concepts of liquidity risk management and types of liquidity risk faced by the banks.

Learning Outcomes

After completing this course, learners will be able to:

- Participants will gain knowledge about types of liquidity risk, Causes of liquidity risk, and Basel III recommendations for liquidity risk management.

04 Fundamentals of Operational Risk Management

Insurance Code

Bank Code

1910

Intermediate



1 Day



Senior Individual Contributor, Team leader/Manager

Purpose

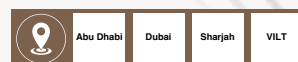
Participants will be able to understand the concept of operational risk and discuss events that trigger losses in banks due to operational loss events.

Learning Outcomes

After completing this course, learners will be able to:

- Participants will gain an understanding of what is operational risk, categorization of operational risk as per Basel Norms, potential sources of Operational risk, approaches under Basel Norm for estimating operational risk and sound practices for management and supervision of operational risk

Risk Management



05 Fundamentals of Market Risk Management

Insurance Code

Bank Code

1913

Intermediate



1 Day



Senior Individual Contributor, Team leader/Manager

Purpose

Participants will be able to comprehend the importance of RAROC and why it is such a powerful measure of business performance.

Learning Outcomes

After completing this course, learners will be able to:

- Participants will be able to understand the different areas of market risks and different methodologies to mitigate those risks

06 Fundamentals of Credit Risk Management

Insurance Code

Bank Code

1914

Intermediate



1 Day



Senior Individual Contributor, Team leader/Manager

Purpose

Participants will be able to understand the types of credit risk, and key concepts in credit risk.

Learning Outcomes

After completing this course, learners will be able to:

- Participants will gain knowledge about the nature and causes of credit risk, types of transactions that cause credit risk, exposure to credit risk and management of credit risk.

07 Key Risk Indicators in Risk Management

Insurance Code

Bank Code

1921

Intermediate



1 Day



Senior Individual Contributor, Team leader/Manager

Purpose

Participants will be able to understand how Risk indicators are an important tool used to support a range of risk management activities in banks including risk identification, control and assessment.

Learning Outcomes

After completing this course, learners will be able to:

- Participants will gain knowledge of Risk indicators and their importance, Selecting key risk indicators, Managing risk indicators, Prioritizing risk indicators - Heat maps, Controlling, mitigating, reporting and monitoring, Examples of key risk indicators across the bank departments.

08 Business Continuity Planning

Insurance Code

Bank Code

1933

Specialization



1 Day



Team leader/Manager, Unit Head/Division Head

Purpose

This program aims at focusing on the importance of having BCP in banks and elaborating in how to structure and test BCP to assess its efficiency.

Learning Outcomes

After completing this course, learners will be able to:

- Participants will learn about Introduction - BCP and DRP, Key benefits of BCP, BCP & risk management, the 7Ps of BCP, Business impact analysis, Crisis management and communications, Developing BCP, Implementing BCP, Testing and audit of BCP.

Risk Management



09 Basel Insights Masterclass

Insurance Code

Bank Code

1941

Masterclass



2 Days



Senior Individual Contributor, Team leader/Manager, Unit Head/Division Head

Purpose

Participants will be able to understand the role of Basel guidelines and guidelines to calculate and measure credit, market and operational risks.

Learning Outcomes

After completing this course, learners will be able to:

- Participants will gain knowledge on the Overview of Basel II, Internal rating models, Capital requirements for market risk, Measuring operational risk using a standardized approach, Pillar two - ICAAP and supervisory review process, Pillar three - market discipline, Basel III – modifications, Introduction to IFRS 9 - financial instruments.

10 Stress Testing in Banks

Insurance Code

Bank Code

1942

Masterclass



2 Days



Senior Individual Contributor, Team leader/Manager, Unit Head/Division Head

Purpose

Participants will gain insights on the objectives and principles of the ICAAP framework prescribed under Pillar II of Basel standard with a specific focus on sensitivity and scenario test cases under stress testing framework and regulatory guidelines.

Learning Outcomes

After completing this course, learners will be able to:

- Participants will learn about ICAAP framework, Stress testing framework, Credit risk stress testing components, ALM stress testing components, Market risk stress testing components and Developing stress testing model

11 Enterprise Risk management

Insurance Code

Bank Code

1962

Masterclass



1 Day



Senior Individual Contributor, Team leader/Manager, Unit Head/Division Head

Purpose

Participants will be able to understand ERM as a method of providing the firm with a succinct view of all its key risk information, thus enabling the senior team to make balanced, firm-wide risk decisions.

Learning Outcomes

After completing this course, learners will be able to:

- Participants will be able to define a common understanding of risk and a common risk language, Aggregate risk information from the whole firm across all risk types, and summarize risk information to enable better management decision-making, compare the firm's risk profile to the available risk capital, use the firm-wide risk view to define and fine-tune the firm's risk appetite.

12 Credit Risk Measurement and Mitigation

Insurance Code

Bank Code

1975

Specialization



1 Day



Team leader/Manager, Unit Head/Division Head

Purpose

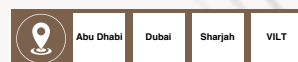
Participants will be able to understand the measurement techniques for credit risk under Basel norms

Learning Outcomes

After completing this course, learners will be able to:

- Participants will gain knowledge about calculating Risk Weighted Assets for credit risk, important factors for credit risk, calculating expected loss, unexpected loss, mean and standard deviation of credit losses, challenges to quantifying credit risk

Risk Management



13 Market Risk Measurement and Mitigation

Insurance Code

Bank Code

1976

Specialization



2 Days



Team leader/Manager, Unit Head/Division Head

Purpose

Participants will be able to understand the measurement techniques for market risk under Basel norms.

Learning Outcomes

After completing this course, learners will be able to:

- Participants will gain knowledge about calculating market risk under Basel Norms, estimating VaR using parametric, historical simulation method and Monte Carlo Simulation approaches and Expected Shortfall.

14 Operational Risk Measurement & Mitigation Techniques

Insurance Code

Bank Code

1977

Specialization



2 Days



Team leader/Manager, Unit Head/Division Head

Purpose

Participants will be able to understand the measurement techniques for operational risk under Basel norms and using different approaches.

Learning Outcomes

After completing this course, learners will be able to:

- Participants will gain knowledge about calculating Operational risk under Basel Norms using BIA, SA and AMA and mitigation techniques for operational risk.

15 Liquidity Risk Measurement and Mitigation

Insurance Code

Bank Code

1978

Specialization



1 Day



Team leader/Manager, Unit Head/Division Head

Purpose

Participants will be able to understand the types of liquidity risks and identify their causes and how to use the available techniques to manage liquidity risk

Learning Outcomes

After completing this course, learners will be able to:

- Participants will gain knowledge about measurement of liquidity risk, Indicators of Liquidity Funding risks, funding gaps, and management of liquidity risk.

16 Interest Rate Risk Management & Measurement

Insurance Code

Bank Code

1979

Specialization



1 Day



Team leader/Manager, Unit Head/Division Head

Purpose

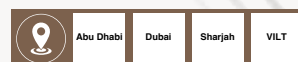
Participants will be able to understand what is interest rate risk and measuring the interest rate risks.

Learning Outcomes

After completing this course, learners will be able to:

- Participants will gain knowledge about the traditional approach used by banks to manage interest rate risks, important interest rates, measures of duration and convexity and different approaches to manage interest rate risks using partial durations, calculation of multiple deltas and use of principal component analysis.

Risk Management



17 Risk Oversight & Governance

Insurance Code

Bank Code

1980

Foundation



2 Days



Open to all

Purpose

Participants will learn about governance and frameworks followed by banks for effective oversight and values that align the employee's behavior towards risk awareness and risk taking.

Learning Outcomes

After completing this course, learners will be able to:

- Participants will gain knowledge on ethics and corporate governance frameworks for effective oversight of risk management policies and understand the policies on code of market conduct to ensure that market risk practices are monitored.

18 Financial Instruments for Risk Management

Insurance Code

Bank Code

1981

Intermediate



2 Days



Senior Individual Contributor, Team leader/Manager

Purpose

Participants will understand how various financial products like derivatives are used for management of financial risks.

Learning Outcomes

After completing this course, learners will be able to:

- Participants will be able to demonstrate the understanding of pricing forwards, futures and options contracts, standard models of pricing derivatives products and hedging derivatives products for optimal risk management strategy.

19 Fundamentals of Risk Management

Insurance Code

Bank Code

1947

Foundation



1 Day



Open to all

Purpose

This program introduces the fundamentals of risk management in banks and financial services. With introductions to risk types and risk management framework.

Learning Outcomes

After completing this course, learners will be able to:

- By the end of this program candidates should be able to: Define risk, risk appetite and risk tolerance. Identify the framework of risk management and types of risks. The international and local regulations regarding risk management.

ANNUAL TRAINING PLAN

2025

Trade Finance

ENABLING YOUR VISION

Index

Level **Foundation**

- Bank Guarantees
- Trade Finance Primer
- Sustainable Trade Finance and Ethics

Level **Specialization**

- Trade Based Financial Crimes
- Supply Chain Finance

Level **Masterclass**

- Trade Finance Documents Examination Masterclass
- Incoterms
- Trade Finance Masterclass

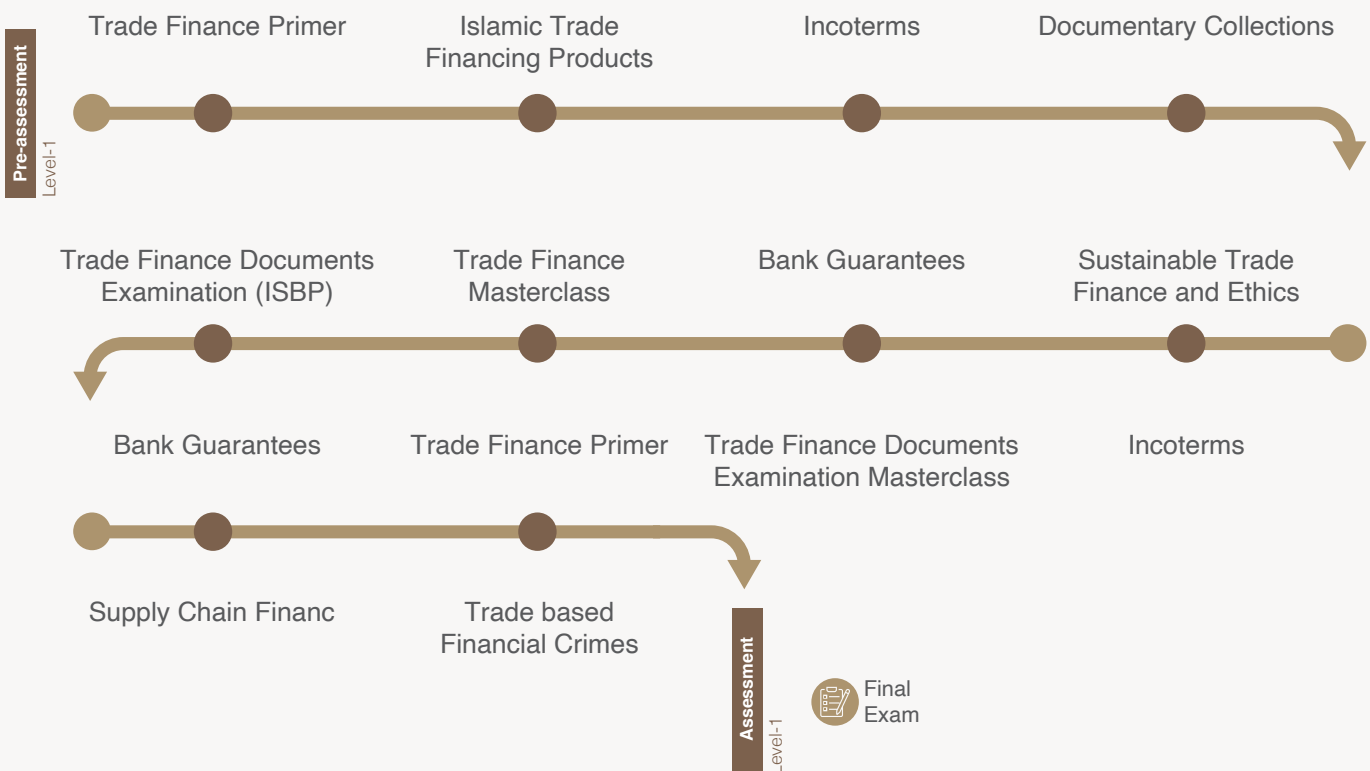
EIF PATHWAY - CBI INTERNATIONAL CERTIFICATE IN TRADE FINANCE

Related Roles :

Trade Finance Specialists, Officers in Trade Finance & Credit Department, Corporate Relationship Managers, Internal Auditors.

Upon completion of the learning pathway, the learners should be able to:

- Understand the fundamental principles of trade finance, parties involved and their roles in trade finance.
- Understand the INCO terms, dealing with responsibilities of buyers and sellers for the delivery of goods under sales contracts.
- Identify the importance of considering sustainability in trade finance.
- Differentiate trade finance Islamic products.
- Determine how the practices articulated in UCP 600 are applied by documentary practitioners.
- Understand Bank Guarantees and Standby Letters of Credit and its legal frameworks.
- Understand the various parties in the supply chain and the products offered to the clients.
- Analyze trade- based money laundering and other financial crimes.



Trade Finance



01 Bank Guarantees

Insurance Code

Bank Code

1101

Intermediate



2 Days



Senior Individual Contributor, Team leader/Manager

Purpose

This is a practical program to understand bank guarantees and standby letters of credit. The course will cover the key dimensions of bank guarantees and the legal frameworks.

Learning Outcomes

After completing this course, learners will be able to:

- Bank guarantees overview (accessory/ non-accessory, direct/ indirect).
- Main types of guarantees.
- The law related to bank guarantees – UAE CTL.
- Main issues from practical point of view: wording, claims, extend or pay claims.
- Examination of presentations.
- Types of agreements under bank guarantee transaction.
- Clauses and format of bank guarantee. The main features of the revision URDG 758.
- Advising of guarantees, amendments. • Liability of the Guarantor.
- Uniform rules for demand guarantee (URDG 458).
- Standby letters of credit under ISP98.

02 Trade Finance Primer

Insurance Code

Bank Code

1111

Intermediate



2 Days



Senior Individual Contributor, Team leader/Manager

Purpose

This program introduces the learners to the fundamental principles of Trade finance. A strong emphasis is placed on understanding the key elements of customer trade cycle analysis.

Learning Outcomes

After completing this course, learners will be able to:

- Overview of Trade Finance.
- Commercial Contracts and the use of Inco terms.
- Commercial Documents.
- Methodology's of Payment (open trade, advance payment, collection, LC's , BOP).
- Understanding Payment Risk – The Risk Ladder.
- Documentary Credits.
- Understanding Documentary Credit Process.
- Responsibilities of Correspondent Banks in Trade

03 Trade Finance Documents Examination Masterclass

Insurance Code

Bank Code

1113

Masterclass



2 Days



Senior Individual Contributor, Team leader/Manager, Unit Head/Division Head

Purpose

This course will help the learners understand how the practices articulated in UCP 600 are applied by documentary practitioners. It will help to determine compliance of documents with the terms of letters of credit and the impact of modification or exclusions of provisions of UCP 600 on International Standard Banking Practice.

Learning Outcomes

After completing this course, learners will be able to:

- Preliminary considerations.
- The application and issuance of the credit.
- General principles
- Invoices.
- Charter party bill of lading.
- Ocean / marine bills of lading (covering port-to port shipments).
- Multimodal transport documents.
- Air transport documents.
- Air transport documents.
- Road, rail or inland waterway transport documents.
- Insurance documents.
- Certificate of origin.
- Prerequisite: Trade Finance Primer

04 Incoterms

Insurance Code

Bank Code

1122

Masterclass



1 Day



Senior Individual Contributor, Team leader/Manager, Unit Head/Division Head

Purpose

This program is focusing in understanding the importance of Incoterms to trade finance professionals. Enabling them to select the proper terms to used and the risks related to each term.

Learning Outcomes

After completing this course, learners will be able to:

- Overview of Incoterms.
- Description of Incoterms.
- Linking transactions to Incoterms.
- How to choose the right Incoterms

Trade Finance



05 Trade Finance Masterclass

Insurance Code

Bank Code

1124

Masterclass



2 Days



Senior Individual Contributor, Team leader/Manager, Unit Head/Division Head

Purpose

This advanced program will provide delegates who are already familiar with or are working in a trade finance environment, an insight into the more complex trade finance techniques that are becoming more common.

Learning Outcomes

After completing this course, learners will be able to:

- Identify the roles of banks involved in documentary credit transactions.
- Define the different structures of documentary credit types.
- Differentiate the methods of payment under documentary credits.
- Identify the effectiveness of amendments on related parties.
- Structure bank to bank reimbursement according to URR 725.
- Prerequisite: Trade Finance Primer.

06 Trade Based Financial Crimes

Insurance Code

Bank Code

1130

Specialization



2 Days



Team leader/Manager, Unit Head/Division Head

Purpose

Financial crimes pose serious threat to the banking system and the economies. Using trade and banking channels is one of the major tools used for large scale financial crimes. This course looks at financial crimes with a specific focus on trade channels.

Learning Outcomes

After completing this course, learners will be able to:

- Define financial Crime.
- Define trade based KYC and CDD.
- Differentiate trade based financial crimes types.
- Identify trade based ML/TF red flags.
- Analyze trade transactions for sanctions.
- Demonstrate commercial fraud and collusion.

07 Sustainable Trade Finance and Ethics

Insurance Code

Bank Code

1134

Intermediate



1 Day



Senior Individual Contributor, Team leader/Manager

Purpose

The asset management industry, investors and fund managers are increasingly looking for investments that meet ESG criteria. This has been led by consumer demand for sustainable investments. It is standard practice now for financial advisers to take their customers' ESG. This program covers the role of trade finance and international initiatives in promoting those initiatives.

Learning Outcomes

After completing this course, learners will be able to:

- Identify UN Sustainable development goals (SDGs).
- Understand MDBs climate finance.
- Differentiate (IFC) performance standards
- Define Trade for sustainable development (T4SD).
- Identify EU Taxonomy.
- Identify ICC Workstreams.
- Apply Sustainable trade finance customer due diligence.

08 Supply Chain Finance

Insurance Code

Bank Code

1239

Specialization



2 Days



Team leader/Manager, Unit Head/Division Head

Purpose

Supply Chain Finance (SCF) is the use of financing and risk mitigation practices and techniques to optimize the management of the working capital and liquidity invested in supply chain processes and transactions. It is a technique used by banks and other financial institutions to mitigate risks for suppliers.

Learning Outcomes

After completing this course, learners will be able to:

- Identify elements of SCF.
- Differentiate SCF products and using them.
- Mitigate risks related to SCF.
- Explore the role of blockchain and distributed ledger technology into SCF.

ANNUAL TRAINING PLAN

2025

Treasury, Investments And Wealth Management

ENABLING YOUR VISION

Index

Level **Foundation**

- Treasury Insights for Non Treasury Staff
- Treasury Operations
- Asset & Liabilities Management Primer
- Futures Pricing, Margining and Settlement Process

Level **Intermediate**

- Personal Financial Planning
- Foreign Exchange Primer
- Technical Analysis
- Debt Capital Markets & Fixed Income
- Money Markets
- Credit Derivatives
- Investment Asset Classes & Vehicles
- Portfolio Creation & Asset Allocation
- Futures Pricing, Margining and Settlement Process

Level **Specialization**

- Derivatives
- Behavioral Finance
- Treasury Solutions for Relationship Managers
- Interest Rate Derivatives
- SCA Regulations: An Overview

Level **Masterclass**

- Ethical Foundations for Financial Markets

Level **Simulation**

- Time Value for Money Applications
- Artificial Intelligence and Financial Markets
- Algorithmic Trading

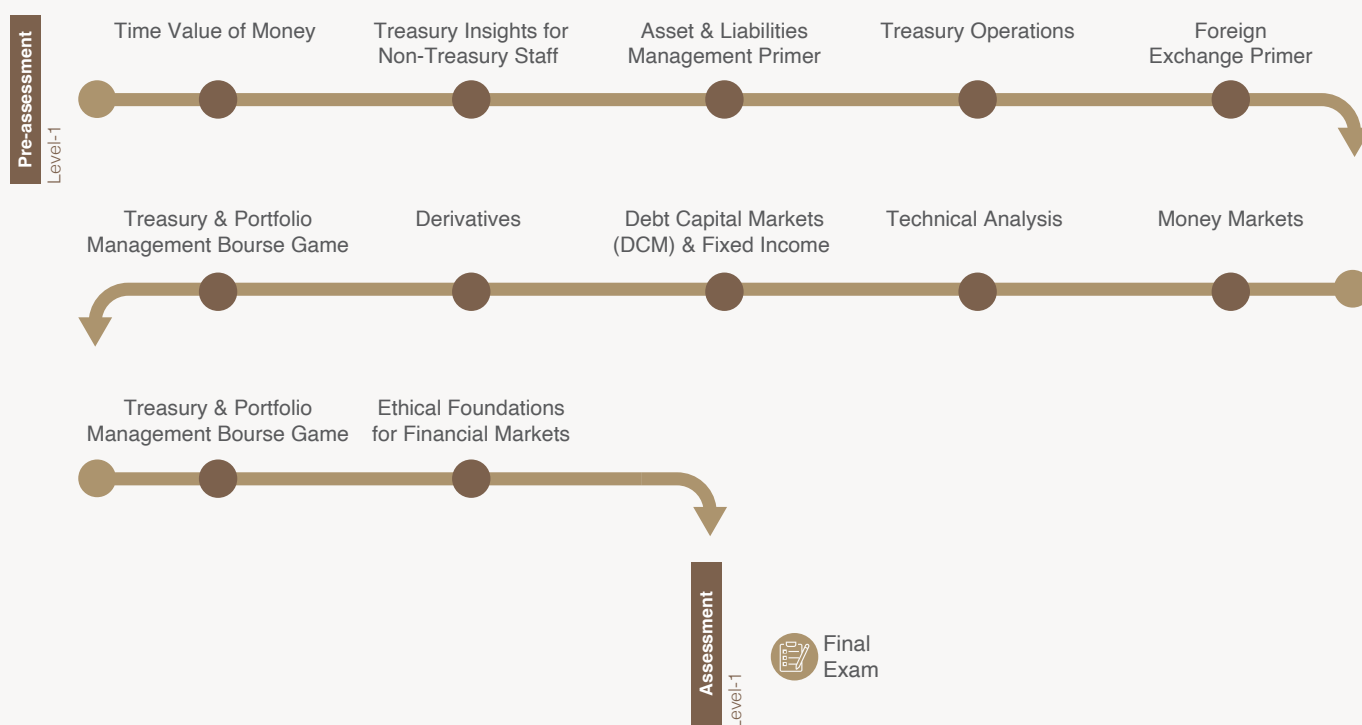
EIF PATHWAY - CBI INTERNATIONAL CERTIFICATE IN TREASURY

Related Roles :

Financial Professionals, Treasury Managers, Investment Professionals, Finance Managers, Aspiring Financial Leaders

Upon completion of the learning pathway, the learners should be able to:

- Gain a solid grasp of time value of money principles, enabling enhanced financial decision-making. They will enhance their insights into treasury responsibilities and functions, fostering better collaboration and communication within the organization.
- Additionally, they will be well-equipped to optimize asset and liabilities management for financial stability and risk management.
- Participants will be able to confidently navigate foreign exchange dynamics, execute transactions, and comprehend key factors influencing currency markets.
- They will also acquire the ability to apply technical analysis techniques for market trend analysis, financial instrument assessment, and informed investment decision-making.



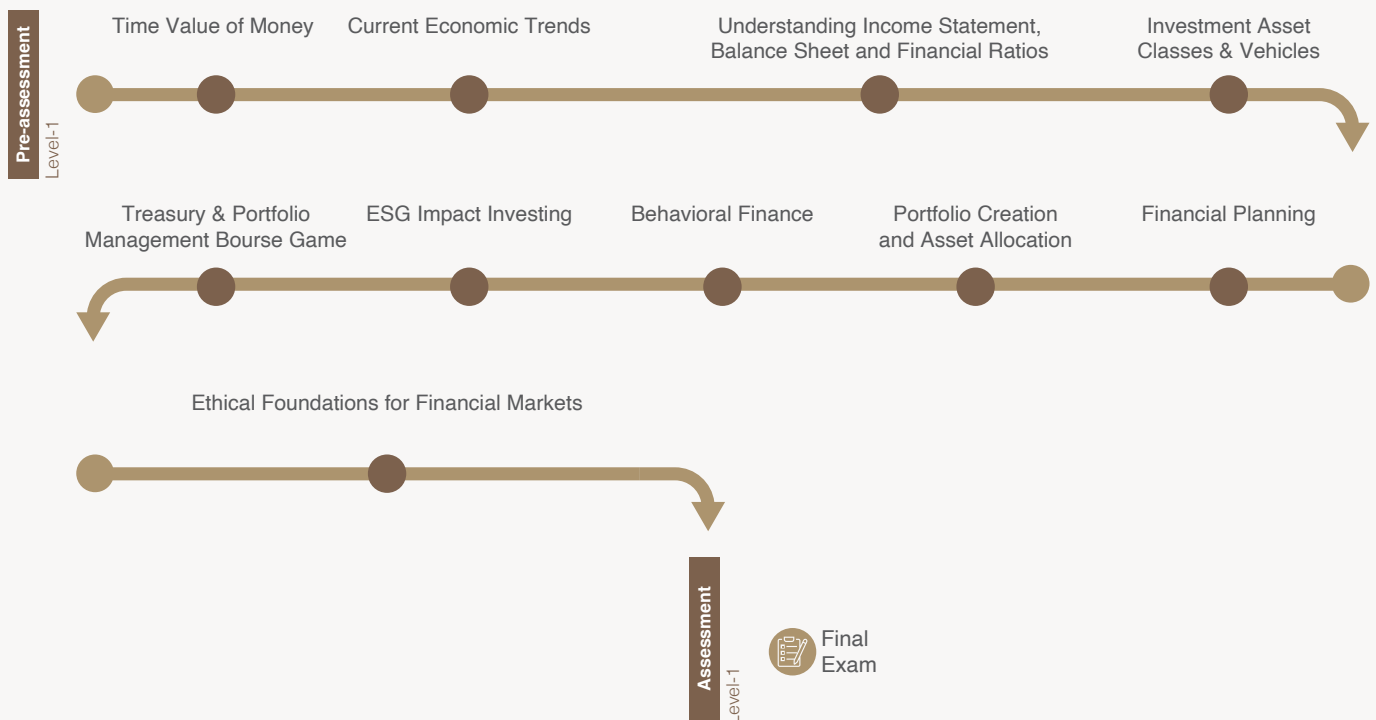
EIF PATHWAY - CBI INTERNATIONAL CERTIFICATE IN WEALTH MANAGEMENT

Related Roles :

Financial Professionals, Wealth Managers, Investment Advisors, Financial Planners

Upon completion of the learning pathway, the learners should be able to:

- Develop diverse skill set and knowledge base that equips them to excel in wealth management.
- They will master financial concepts, enabling them to assess investment values in a nuanced manner.
- Gain the ability to interpret and respond to economic trends, a vital skill in dynamic financial markets.
- Understanding industry regulations will ensure that they remain compliant and adhere to ethical standards in their financial practices.
- Interpreting financial statements, which is instrumental in assessing the financial health of businesses and making informed investment decisions.
- Additionally, participants will be well-versed in the art of optimizing portfolio creation and asset allocation, enabling them to construct diversified and balanced investment portfolios that align with clients' goals and objectives.



Treasury, Investments & Wealth Management



01 Personal Financial Planning

Insurance Code

Bank Code

1107

Intermediate



1 Day



Entry Level, Senior Individual Contributor, Team Leader/Manager

Purpose

This program aims to give insights about various aspects of personal finance to the learners. The course would discuss how one can effectively plan their finances, achieve financial goals and handle debt carefully.

Learning Outcomes

After completing this course, learners will be able to:

- Understand the importance of financial planning.
- Learn to quantify their various financial goals like retirement etc.
- Prepare a basic personal financial plan.
- Discuss how to handle debt carefully to avoid debt traps.

01 Foreign Exchange Primer

Insurance Code

Bank Code

1405

Intermediate



1 Day



Senior Individual Contributor, Team Leader/Manager, Unit Head/Division Head

Purpose

Building on the foundational knowledge of time value of money, this intermediate-level course delves deeper into the complexities of foreign exchange. Participants will gain a comprehensive understanding of foreign exchange markets, risk management strategies in forex, the execution of currency hedging strategies, and the interpretation of exchange rate movements. This course empowers individuals to navigate the dynamic world of foreign exchange, make informed decisions, and manage currency-related risks effectively.

Learning Outcomes

After completing this course, learners will be able to:

- Analyze foreign exchange markets.
- Implement risk management in forex.
- Execute currency hedging strategies.
- Interpret exchange rate movements.

01 Derivatives

Insurance Code

Bank Code

1407

Specialization



1 Day



Senior Individual Contributor, Team leader/Manager, Unit Head/Division Head

Purpose

The purpose of this specialization is to provide an in-depth understanding of derivatives, including futures, options, and swaps, and their applications in risk management and investment strategies. Participants will gain specialized knowledge to navigate and analyze derivative contracts, assess risk, and make informed investment decisions.

Learning Outcomes

After completing this course, learners will be able to:

- Analyze the intricacies of futures, options, and swaps.
- Assess the role of derivatives in risk management.
- Develop strategies for using derivatives in investment portfolios.
- Make informed decisions regarding derivative trading and hedging.

04 Treasury Insights for Non Treasury Staff

Insurance Code

Bank Code

1412

Foundation



1 Day



Entry Level, Senior Individual Contributor

Purpose

Provide non-treasury professionals with foundational insights into treasury functions and collaboration, emphasizing the recognition of key treasury responsibilities and functions, enhanced communication, cooperation, and risk management strategies.

Learning Outcomes

After completing this course, learners will be able to:

- Recognize key treasury responsibilities and functions, enhance communication and cooperation with treasury teams, identify risk management strategies in treasury.

Treasury, Investments & Wealth Management



05 Technical Analysis

Insurance Code

Bank Code

1416

Intermediate



1 Day



Senior Individual Contributor, Team leader/Manager, Unit Head/Division Head

Purpose

The purpose of this course is to equip participants with the skills and knowledge to perform technical analysis in financial markets. Participants will gain proficiency in chart analysis, trend identification, and the use of technical indicators to make informed trading and investment decisions. By the end of the program, participants will be able to conduct technical analysis effectively, identify price trends, and assess potential entry and exit points in the market.

Learning Outcomes

After completing this course, learners will be able to:

- Conduct chart analysis and trend identification.
- Utilize technical indicators for decision-making.
- Identify potential entry and exit points in the market.
- Apply technical analysis effectively to assess market trends.

06 Treasury Operations

Insurance Code

Bank Code

1418

Foundation



1 Day



Entry Level, Senior Individual Contributor

Purpose

The purpose of this course is to train participants in the operational intricacies of treasury functions. By the end of the program, participants will be adept at cash flow forecasting, executing money market operations, effectively managing financial instruments, and understanding the regulatory compliance requirements within the treasury domain. This training equips individuals with the practical skills and knowledge necessary to operate efficiently in a treasury role, contributing to their organization's financial stability and risk management.

Learning Outcomes

After completing this course, learners will be able to:

- Perform cash flow forecasting.
- Execute money market operations.
- Manage financial instruments effectively.
- Understand regulatory compliance in treasury.

07 Time Value for Money Applications

Insurance Code

Bank Code

1419

Foundation



1 Day



Entry Level, Senior Individual Contributor

Purpose

This course aims to provide a comprehensive introduction to the concept of time value of money, a fundamental principle in finance. Participants will develop a solid understanding of how money's worth changes over time and its implications for investment and financial decision-making. By the end of this course, participants will be well-versed in calculating future and present values, appreciating the significance of compounding and discounting, and applying time value of money concepts to evaluate investment opportunities. This foundational knowledge is essential for making informed financial choices and assessing the value of investments over time.

Learning Outcomes

After completing this course, learners will be able to:

- Calculate future and present values.
- Understand compounding and discounting principles.
- Apply time value of money in financial decision-making.
- Evaluate investment opportunities using time value analysis.

08 Debt Capital Markets & Fixed Income

Insurance Code

Bank Code

1422

Intermediate



1 Day



Senior Individual Contributor, Team leader/Manager, Unit Head/Division Head

Purpose

This intermediate-level course delves into the complexities of debt capital markets and fixed income securities. Participants will gain an in-depth understanding of debt instruments, market dynamics, and fixed income valuation. By the end of the program, participants will be capable of analyzing and evaluating debt securities, assessing market conditions, and making informed investment decisions. This knowledge is essential for professionals engaged in debt financing and fixed income investment.

Learning Outcomes

After completing this course, learners will be able to:

- Analyze debt instruments and market dynamics.
- Evaluate fixed income securities and their valuation.
- Assess market conditions for debt investments.
- Make informed investment decisions in fixed income.

Treasury, Investments & Wealth Management



09 Behavioral Finance

Insurance Code

Bank Code

1423

Specialization



1 Day



Senior Individual Contributor, Team leader/Manager, Unit Head/Division Head

Purpose

The purpose of this specialization is to explore the field of behavioral finance, delving into the psychological factors influencing financial decision-making. Participants will gain a specialized understanding of how emotions and cognitive biases impact investment choices and market behavior.

Learning Outcomes

After completing this course, learners will be able to:

- Analyze the psychological factors affecting financial decisions.
- Recognize cognitive biases and their impact on investment behavior.
- Develop strategies to mitigate emotional influences on financial choices.
- Make more rational and informed investment decisions.

10 Treasury Solutions for Relationship Managers

Insurance Code

Bank Code

1425

Specialization



1 Day



Team leader/Manager, Unit Head/Division Head in Relationship Banking

Purpose

The purpose of this specialization is to equip relationship managers with specialized knowledge in treasury solutions. Participants will gain an in-depth understanding of treasury products and services to better serve the financial needs of clients and enhance customer relationships.

Learning Outcomes

After completing this course, learners will be able to:

- Comprehend treasury products and their applications.
- Develop customized treasury solutions for clients.
- Enhance customer relationships through treasury services.
- Make informed recommendations for client financial needs.

11 Time Value for Money Applications

Insurance Code

Bank Code

1427

Simulation



1 Day



Senior Individual Contributor, Team leader/Manager, Unit Head/Division Head

Purpose

This simulation experience aims to immerse participants in a realistic treasury and portfolio management scenario. Participants will apply their knowledge and skills to make real-time financial decisions in a simulated environment, enhancing their practical understanding of treasury and portfolio management.

Learning Outcomes

After completing this course, learners will be able to:

- Apply treasury and portfolio management strategies in a simulated setting.
- Make real-time investment decisions with limited resources.
- Manage risk and optimize returns within the simulation.
- Gain hands-on experience in managing financial portfolios.

12 Money Markets

Insurance Code

Bank Code

1431

Intermediate



1 Day



Senior Individual Contributor, Team leader/Manager, Unit Head/Division Head

Purpose

This intermediate-level course is designed to deepen participants' understanding of money markets. The course focuses on the intricacies of money market instruments, trading, and risk management. By the end of the program, participants will be well-equipped to analyze money market trends, employ effective trading strategies, and manage risk in this dynamic financial arena. This knowledge is crucial for professionals seeking to optimize short-term investments and liquidity management.

Learning Outcomes

After completing this course, learners will be able to:

- Analyze money market instruments and their features.
- Develop effective trading strategies for money market securities.
- Implement risk management techniques in money market operations.
- Optimize short-term investments and liquidity management.

Treasury, Investments & Wealth Management



13 Asset & Liabilities Management Primer

Insurance Code

Bank Code

1433

Foundation



1 Day



Entry Level , Senior Individual Contributor

Purpose

This course serves as a foundational primer on the critical field of asset and liabilities management (ALM). Participants will gain insight into the various asset and liability categories, risk management in ALM, liquidity and interest rate risk analysis, and the application of ALM techniques to optimize a bank's operations. By the course's end, participants will be equipped with the knowledge and tools needed to make informed decisions related to a financial institution's balance sheet, ensuring its stability and financial health.

Learning Outcomes

After completing this course, learners will be able to:

- Define asset and liability categories.
- Comprehend risk management in ALM.
- Analyze liquidity and interest rate risk.
- Apply ALM techniques to optimize bank operations..

14 Credit Derivatives

Insurance Code

Bank Code

1435

Intermediate



1 Day



Senior Individual Contributor, Team Leader/Manager, Unit Head/Division Head

Purpose

The purpose of this course is to deepen participants' knowledge of credit derivatives and their role in risk management. Participants will explore credit default swaps, collateralized debt obligations, and credit-linked notes. By the end of the program, participants will be equipped to assess and utilize credit derivatives to hedge and manage credit risk effectively, enhancing their risk management skills in the financial industry.

Learning Outcomes

After completing this course, learners will be able to:

- Explore credit default swaps, collateralized debt obligations, and credit-linked notes.
- Assess and utilize credit derivatives to hedge and manage credit risk.
- Enhance risk management skills in the financial industry.
- Make informed decisions regarding credit risk and derivatives.

15 Interest Rate Derivatives

Insurance Code

Bank Code

1436

Specialization



1 Day



Senior Individual Contributor, Team leader/Manager, Unit Head/Division Head

Purpose

This specialization is designed to provide participants with specialized knowledge of interest rates derivatives, including swaps, forward rate agreements, and more. Participants will gain expertise in managing and leveraging interest rate risk in financial portfolios.

Learning Outcomes

After completing this course, learners will be able to:

- Analyze interest rates derivatives and their applications.
- Develop strategies for interest rate risk management.
- Assess the role of interest rate derivatives in financial portfolios.
- Make informed decisions regarding interest rate risk hedging.

16 Investment Asset Classes & Vehicles

Insurance Code

Bank Code

1437

Intermediate



1 Day



Senior Individual Contributor, Team Leader/Manager, Unit Head/Division Head

Purpose

This course aims to familiarize participants with various investment asset classes and vehicles. Participants will gain insights into equities, bonds, alternative investments, and their respective characteristics. By the end of the program, participants will be able to differentiate between asset classes, understand the risks and rewards associated with each, and select suitable investment vehicles to achieve financial objectives. This knowledge is critical for making diversified and well-informed investment choices.

Learning Outcomes

After completing this course, learners will be able to:

- Differentiate between equities, bonds, and alternative investments.
- Understand the risks and rewards of each asset class.
- Select suitable investment vehicles based on financial objectives.
- Make diversified and informed investment choices.

Treasury, Investments & Wealth Management



17 Portfolio Creation & Asset Allocation

Insurance Code

Bank Code

1438

Intermediate



1 Day



Senior Individual Contributor, Team Leader/Manager, Unit Head/Division Head

Purpose

The purpose of this intermediate-level course is to provide participants with the skills and strategies to create well-balanced investment portfolios. Participants will learn the principles of asset allocation, risk management, and portfolio diversification. By the end of the program, participants will be capable of constructing portfolios aligned with investment goals, risk tolerance, and market conditions, enhancing their ability to optimize returns while managing risk.

Learning Outcomes

After completing this course, learners will be able to:

- Understand the principles of asset allocation and portfolio diversification.
- Manage risk in portfolio construction.
- Construct portfolios aligned with investment goals and risk tolerance.
- Optimize returns while balancing risk in investment portfolios.

18 Ethical Foundations for Financial Markets

Insurance Code

Bank Code

1450

Masterclass



1 Day



Open to professionals working in Treasury, Investments and Wealth Management domains.

Purpose

This course deepens understanding of ethical principles in the financial sector. It equips participants to navigate complex ethical dilemmas, prioritize client interests, and align values with fiduciary responsibilities. Regulatory compliance expertise is emphasized, and participants develop a personalized code of ethics. Participants will learn to uphold the highest professional standards, ensuring trust, integrity, and commitment to clients in their financial careers.

Learning Outcomes

After completing this course, learners will be able to:

- Understand core ethical principles, emphasizing integrity, transparency, and client trust in financial markets.
- Analyze and address intricate ethical dilemmas using a structured decision-making approach.
- Align personal and professional values with fiduciary responsibilities to prioritize clients' best interests.
- Comprehend financial market regulations, maintaining compliance with ethical codes and standards to build and sustain public trust.

19 Artificial Intelligence and Financial Markets

Insurance Code

Bank Code

1451

Simulation



1 Day



Open to all levels of banking and finance sector.

Purpose

The purpose of the course is to equip banking and financial sector professionals with a comprehensive understanding of Artificial Intelligence (AI) as it applies to financial markets. Participants will gain practical, low-code AI skills, enabling them to leverage AI tools and techniques for enhanced decision-making, risk assessment, trading strategies, and insights within the complex and dynamic financial markets.

Learning Outcomes

After completing this course, learners will be able to:

- Gain a foundational understanding of neural networks.
- Assess the utility of deep learning in financial markets.
- Create and apply low-code AI models for portfolio optimization.
- Investigate neural networks for AI-based decision-making in volatile market scenarios.

20 Algorithmic Trading

Insurance Code

Bank Code

1452

Simulation



1 Day



Open to all levels of banking and finance sector.

Purpose

This course aims to equip banking and finance professionals with practical skills in low-code algorithmic trading using Python and open-source APIs. Participants will learn to analyze charts, implement stop-loss orders, and automate trading strategies. The course focuses on hands-on, accessible techniques to enhance decision-making and risk management in financial markets.

Learning Outcomes

After completing this course, learners will be able to:

- Analyze financial charts for data-driven trading insights.
- Implement low-code algorithmic trading strategies.
- Apply stop-loss orders for risk management.
- Automate trading decisions with Python.

Treasury, Investments & Wealth Management



21 SCA Regulations: An Overview

Insurance Code

Bank Code

1951

Specialization



1 Day



Senior Individual Contributor, Team leader/Manager, Unit Head/Division Head

Purpose

This specialization offers participants a comprehensive overview of Securities and Commodities Authority (SCA) regulations. Participants will gain a deep understanding of regulatory compliance in financial markets and the legal framework governing securities and commodities.

Learning Outcomes

After completing this course, learners will be able to:

- Interpret and apply SCA regulations effectively.
- Navigate the legal framework for securities and commodities.
- Ensure regulatory compliance in financial transactions.
- Make informed decisions regarding regulatory adherence.

22 Futures Pricing, Margining and Settlement Process

Insurance Code

Bank Code

1954

Intermediate



1 Day



Senior Individual Contributor, Team Leader/Manager, Unit Head/Division Head

Purpose

This intermediate-level course focuses on futures markets and their pricing, margining, and settlement processes. Participants will gain proficiency in futures contract valuation, margin requirements, and the procedures for contract settlement. By the end of the program, participants will be able to assess and manage risk in futures trading, making informed decisions in these dynamic financial markets.

Learning Outcomes

After completing this course, learners will be able to:

- Value futures contracts and understand pricing mechanisms.
- Comprehend margin requirements and their role in risk management.
- Navigate the procedures for contract settlement.
- Assess and manage risk effectively in futures trading.

03

Personal Development and Leadership

ANNUAL TRAINING PLAN
2025

ANNUAL TRAINING PLAN 2025

Business Communication

ENABLING YOUR VISION

Index

Level **Foundation**

- Professional Email Correspondence
- Workplace Speaking Skills
- Foundations of Business Writing
- English for Customer Service
- Cultural Communication and Conflict Management

New Course

New Course

Level **Intermediate**

- Writing Proposals and Reports
- Designing & Delivering Effective Presentations

Level **Specialization**

- Communication Tool-Kit for Managers

EIF PATHWAY - CBI INTERNATIONAL CERTIFICATE IN BUSINESS COMMUNICATION

Related Roles :

The EIF International Certificate in Business Communication is suitable for any professional looking to improve their communication skills.

Upon completion of the learning pathway, the learners should be able to:

- Apply active listening and conversational skills to respond effectively to customer inquiries, using appropriate English expressions, vocabulary, and tone to build rapport and resolve issues.
- Develop conflict resolution strategies by incorporating active listening, empathy, and assertive communication, tailored to diverse cultural contexts to foster positive professional relationships and mitigate misunderstandings.
- Deliver compelling business presentations by structuring clear, persuasive messages, integrating engaging visuals, and using confident verbal and nonverbal communication techniques to captivate and interact with the audience.
- Master the fundamentals of business writing, producing clear, concise, and professionally structured documents that convey messages efficiently and align with organizational standards.
- Craft concise, organized, and purpose-driven emails that use the correct tone, language, and structure, ensuring clear communication and effective professional correspondence.
- Create persuasive, well-researched business proposals that clearly communicate value, enhance client relationships, and increase business opportunities.
- Communicate insights and recommendations through well-organized business reports, utilizing precise language and effective data presentation techniques to support decision-making and organizational goals.



Business Communication



01 Professional Email Correspondence

Insurance Code
4205

Bank Code
1314

Foundation



1 Day



Entry Level, Senior Individual Contributor

Purpose

Elevate your professional correspondence and refine your business email etiquette. This 1-day course will help you sharpen your skills through practical exercises, emphasizing the importance of practice and careful proofreading.

Learning Outcomes

After completing this course, learners will be able to:

- Apply appropriate email etiquette
- Compose emails with formal words, verbs and phrases
- Distinguish between positive and negative messages
- Use and evaluate AI tools for correspondence

02 Writing Proposals and Reports

Insurance Code
4736

Bank Code
1318

Intermediate



2 Days



Senior Individual Contributor, Team leader/Manager

Purpose

Learn how to write a formal report and how to put together the kind of proposal that often precedes a formal report and learn how to write a progress report. This two-day course will help you to develop your writing skills so that you can complete these workplace tasks effectively.

Learning Outcomes

After completing this course, learners will be able to:

- Evaluate the effectiveness of varied proposals and reports.
- Practice crafting parts of business proposals and reports.
- Proofread, edit, and revise texts from proposals and reports.

03 Designing & Delivering Effective Presentations

Insurance Code

Bank Code
1323

Intermediate



2 Days



Senior Individual Contributor, Team Lead/Manager, Unit Head

Purpose

Learn how to create and deliver effective presentations. In this course you'll learn to create well-structured PowerPoint presentations with visuals, improve your presentation skills by practicing effective body language and audience engagement, and gain experience in delivering presentations to an audience.

Learning Outcomes

After completing this course, learners will be able to:

- Plan and organize structure and strategy for presentations.
- Choose applicable content and visuals for PowerPoint presentations.
- Format and organize PowerPoint slides with graphics, tables and charts, multimedia, and animations
- Employ appropriate body language when delivering presentations.
- Plan how to incorporate your audience.
- Give presentations using PowerPoint.

04 Communication Tool-Kit for Managers

Insurance Code

Bank Code
1324

Specialization



1 Day



Team leader/Manager, Unit Head/Division Head

Purpose

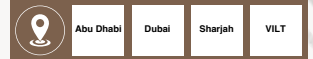
In today's fast-paced business world, effective communication is the cornerstone of successful leadership. This course is specifically designed for managers and team leaders seeking to enhance their communication skills, communicate with confidence, influence outcomes, and build stronger, more productive relationships with teams and colleagues.

Learning Outcomes

After completing this course, learners will be able to:

- Modify their communication style to articulate their purpose effectively.
- Practice active listening skills when giving and receiving constructive feedback.
- Compare and contrast conflict management approaches for varied audiences and contexts.

Business Communication



05 Workplace Speaking Skills

Insurance Code

Bank Code

1325

Foundation



1 Day



Entry Level, Senior Individual Contributor

Purpose

Develop your communication skills with our one-day training course. In this program, learners will gain skills to communicate effectively, employ purpose-led methods, assert themselves confidently, and deliver impactful messages. Begin your journey towards becoming a skilled and confident communicator, ready to excel in both personal and professional interactions.

Learning Outcomes

After completing this course, learners will be able to:

- Apply two-way communication techniques effectively.
- Demonstrate purpose-led communication skills.
- Employ assertive communication methods.
- Execute impactful communication strategies.

06 Foundations of Business Writing

Insurance Code

4202

Bank Code

1529

Foundation



1 Day



Entry Level, Senior Individual Contributor

Purpose

Refine writing skills related to the planning, composing and editing of business documents.

Learning Outcomes

After completing this course, learners will be able to:

- Evaluate the effectiveness of varied proposals and reports.
- Practice crafting parts of business proposals and reports.
- Proofread, edit, and revise texts from proposals and reports.

07 English for Customer Service

New Course

Insurance Code

4437

Bank Code

1337

Foundation



1 Day



Entry Level, Senior Individual Contributor

Purpose

This course emphasizes the significance of effective communication and positive first impressions with an emphasis on polite language use, tone of voice, and the use of the present simple tense and imperatives for clear and courteous customer service interactions. It also equips participants with proficient phone etiquette skills, including clear and courteous communication, effective complaint resolution techniques, and mastery of modal verbs for addressing customer grievances.

Learning Outcomes

After completing this course, learners will be able to:

- Recognize the importance of effective communication and its role in building positive first impressions to enhance customer interactions
- Acquire proficiency in basic greetings, introductions, pleasantries, and relevant vocabulary, emphasizing polite language and tone
- Use the present simple tense and imperatives to convey information succinctly and courteously in customer service interactions
- Develop proficient phone etiquette skills utilizing appropriate tone of voice, sentence stress, and intonation to communicate clearly and courteously
- Understand how to address customer complaints by offering an apology and suitable solutions to maintain customer satisfaction
- Enhance learners' ability to provide appropriate solutions by using modal verbs when dealing with customer grievances

08 Cultural Communication and Conflict Management

New Course

Insurance Code

4438

Bank Code

1338

Foundation



1 Day



Entry Level, Senior Individual Contributor

Purpose

This course equips participants with the tools to navigate challenging customer interactions effectively. Through the introduction of conflict management techniques and cultural awareness, participants will learn how to handle sensitive situations with confidence. The course emphasizes the use of conditional sentences and indirect language to minimize misunderstandings and foster thoughtful, conscientious communication, empowering learners to enhance customer satisfaction while maintaining professionalism.

Learning Outcomes

After completing this course, learners will be able to:

- Apply strategies to handle difficult customer interactions while maintaining professionalism under pressure.
- Demonstrate cultural awareness and sensitivity to prevent misunderstandings in diverse customer interactions.
- Utilize conditional sentences and indirect language effectively to offer solutions and address delicate topics.

ANNUAL TRAINING PLAN

2025

Leadership Skills

ENABLING YOUR VISION

Index

Level **Intermediate**

- Building & Leading High-Performance Teams
- Conscientious Leadership

Level **Specialization**

- Blue Ocean Strategy
- Leading With Emotional Intelligence
- Leadership Essential Competencies
- Strategic Leadership
- Result driven performance
- Growth Mindset for Leaders
- Creative Leadership in Problem Solving
- Developing Team Agility
- Innovative Leadership: Navigating Disruption and Change
- Empowering Leaders with Design Thinking

Leadership Skills



01 Blue Ocean Strategy

Insurance Code

Bank Code

1011

Specialization



1 Day



Team leader/Manager, Unit Head/Division Head

Purpose

"The purpose of training on Blue Ocean Strategy for leaders is to equip them with the essential knowledge and skills needed to break away from traditional competition and explore new, uncontested market spaces. By delving into the principles of Blue Ocean Strategy, leaders will learn how to identify and create innovative, value-driven opportunities that set their organization apart from the competition, driving growth and sustainable success. This training aims to inspire leaders to think outside the box, challenge conventional industry norms, and develop strategies that not only differentiate their company but also enhance customer satisfaction and employee motivation. Ultimately, it empowers leaders to become catalysts for transformative change and growth within their organizations, fostering a culture of innovation and strategic excellence."

Learning Outcomes

After the completion of this course, the learners would be able to:

- Understand current market dynamics effectively.
- Analyze successful blue ocean strategy cases.
- Evaluate and define unmet customer requirements.
- Comprehend creative value innovation skills.
- Apply blue ocean strategies proficiently.
- Develop and adapt based on measured results

02 Leading With Emotional Intelligence

Insurance Code

4308

Bank Code

1612

Specialization



1 Day



Team leader/Manager, Unit Head/Division Head

Purpose

Emotional intelligence has emerged as a significant area of research, particularly with regard to the management of emotions in the workplace. An essential component of this program entails a thorough self-assessment of one's emotional intelligence and the acquisition of skills to effectively regulate one's emotional responses, thereby facilitating the achievement of desired outcomes.

Learning Outcomes

After the completion of this course, the learners would be able to:

- Apply emotional intelligence to real-life situations.
- Evaluate the impact of self-awareness on decision-making.
- Demonstrate empathy in diverse social contexts.
- Evaluate self-regulation in challenging scenarios.
- Analyze collaborative and productive relationships.

03 Building & Leading High-Performance Teams

Insurance Code

Bank Code

1635

Intermediate



1 Day



Senior Individual Contributor, Team leader/Manager

Purpose

A fundamental leadership competency crucial for any organization, particularly in a highly competitive environment, is the capacity to construct and guide high-performing teams. The proposed program is specifically designed to empower you with the essential skills and tools necessary for optimizing the potential of diverse teams, thereby amplifying productivity, efficiency, and overall effectiveness.

Learning Outcomes

After the completion of this course, the learners would be able to understand:

- Describe Effective Team Characteristics.
- Differentiate Upward and Downward Communication.
- Define Team Roles and Objectives.
- Apply Conflict Management Strategies.
- Analyze Social Styles in Teams.
- Evaluate Trust and Communication in Team Culture.
- Demonstrate Effective Team Leadership

04 Leadership Essential Competencies

Insurance Code

4422

Bank Code

1658

Specialization



1 Day



Team leader/Manager, Unit Head/Division Head

Purpose

The purpose of the Leadership Essential Competencies program is to equip individuals with the vital knowledge, skills, and mindset essential for becoming outstanding leaders within their respective domains. This program serves as the foundational stepping stone for an impactful leadership journey, offering participants a strong footing for personal and professional advancement, adept team leadership, and the capability to instigate positive transformations within their organizations and communities.

Learning Outcomes

After the completion of this course, the learners would be able to:

- Self-Awareness in Leadership: Recognize its importance as the basis for leveraging unique qualities and fostering personal growth.
- Communication Strategies: Enhance impactful communication, foster transparent dialogues, and build team trust.
- Case Study Analysis: Examine leadership principles through real-world examples to improve decision-making, team motivation, and problem-solving.
- Team Leadership Components: Focus on talent identification, conflict resolution, and creating a collaborative, innovative team culture.
- Negotiation Techniques: Apply these to achieve mutually beneficial outcomes and manage differences effectively.
- Strategic Planning: Develop strategies to set and achieve goals, promote continuous improvement, and adapt to modern business challenges for organizational success.

Leadership Skills



05 Strategic Leadership

Insurance Code
4420

Bank Code
1659

Specialization



1 Day



Team leader/Manager, Unit Head/Division Head

Purpose

This leadership training aims to empower leaders with the knowledge and skills necessary to design and execute effective strategies that drive organizational success and growth. Participants will enhance their strategic thinking, decision-making, and execution abilities, enabling them to lead their teams and organizations towards sustainable success in a rapidly evolving business landscape.

Learning Outcomes

After the completion of this course, the learners would be able to:

- Understand the core concepts of strategic planning, including SWOT analysis, competitive positioning, and industry trends.
- Comprehend various strategic models and frameworks and their applicability to real-world business scenarios.
- Apply strategic planning principles to create a tailored strategic roadmap for their organization, integrating short-term and long-term objectives.
- Evaluate and critique existing organizational strategies, identifying areas for improvement and innovation.
- Demonstrate innovative, data-driven strategies that capitalize on emerging opportunities, and design a comprehensive execution plan to translate these strategies into tangible results.

06 Result Driven Performance

Insurance Code
4433

Bank Code
1660

Specialization



1 Day



Team leader/Manager, Unit Head/Division Head

Purpose

The aim of the "Result-Driven Performance" leadership training is to equip leaders with the knowledge, skills, and mindset necessary to drive tangible and sustainable outcomes within their organizations. This program is designed to enhance leadership effectiveness by instilling a results-oriented approach, fostering strategic thinking, empowering teams, promoting adaptability, and emphasizing the importance of accountability, all with the ultimate goal of achieving and exceeding performance targets while ensuring long-term organizational success.

Learning Outcomes

After the completion of this course, the learners would be able to:

- Define key performance indicators (KPIs) and their significance in organizational performance management.
- Describe the principles of strategic thinking and their relevance to leadership.
- Explain the concept of accountability and its role in driving results.
- Identify common barriers to achieving result-driven performance within an organization.
- Analyze the importance of sustainable performance and its impact on long-term success.

07 Growth Mindset for Leaders

Insurance Code

Bank Code
1661

Specialization



1 Day



Team leader/Manager, Unit Head/Division Head

Purpose

The purpose of the "Growth Mindset" training for leadership is to empower and equip leaders with the fundamental principles and skills needed to foster a growth-oriented culture within their organizations. By cultivating a mindset that embraces challenges, values continuous learning, and thrives on resilience, this training aims to inspire leaders to lead by example, encourage innovation, and support the development of their teams. Ultimately, it seeks to enable leaders to drive sustainable growth, adapt to changing circumstances, and unlock the full potential of both them and their teams, contributing to long-term success and progress in their respective organizations.

Learning Outcomes

After the completion of this course, the learners would be able to understand:

- Identify fixed mindset behaviors and beliefs.
- Understand the importance of embracing challenges.
- Apply growth mindset techniques to leadership situations.
- Analyze the impact of growth mindset on team performance.
- Create strategies to overcome setbacks and obstacles.
- Assess personal and team growth through mindset changes.

08 Conscientious Leadership

Insurance Code
4430

Bank Code
1662

Intermediate



1 Day



Senior Individual Contributor, Team leader/Manager

Purpose

In the realm of conscientious leadership, the profound recognition that ethical behavior is not solely dependent on an individual's innate goodness but rather a complex interplay of values, external pressures, and choices forms the cornerstone. Conscientious leaders understand the intricate dynamics behind ethical decision-making, acknowledging that it's a process initiated by ethical dilemmas. Their commitment goes beyond mere rhetoric; they endeavor to cultivate an organizational ethos where doing the right thing is a fundamental, unwavering principle. This leadership program empowers leaders to navigate this intricate landscape, where they synthesize divergent values, creating a coherent strategy that enables their teams to confront and triumph over a myriad of ethical challenges.

Learning Outcomes

After the completion of this course, the learners would be able to:

- Understanding ethical dilemmas by identifying their key characteristics and factors that influence ethical decision-making.
- Comprehend the significance of an ethical workplace culture and how to encourage ethical behavior in employees.
- Apply strategies for addressing ethical challenges and integrating ethics into strategic planning.
- Analyze ethical issues, their root causes, and the impact of ethical leadership on an organization.
- Assess the effectiveness of awareness initiatives and the level of accountability in teams and the organization.
- Create methods for leading by example and construct plans to drive positive change and foster integrity and trust.

Leadership Skills



09 Creative Leadership in Problem Solving

Insurance Code
4434

Bank Code
1663

Specialization



1 Day



Team leader/Manager, Unit Head/Division Head

Purpose

The Creative Leadership and Problem Solving is designed to empower individuals across various professional domains with the knowledge and skills necessary to lead and inspire innovative problem-solving processes. This program aims to foster a dynamic and adaptive mindset among participants, equipping them with the tools to think outside the box, approach challenges with creative solutions, and guide their teams towards achieving breakthrough results. Through a real-world case studies, and practical exercises, this program not only cultivates leaders who can navigate complexity and uncertainty effectively but also encourages a culture of innovation and ingenuity within their organizations, ultimately driving growth and success in an ever-evolving world.

Learning Outcomes

After the completion of this course, the learners would be able to:

- Identify key principles of effective leadership in diverse contexts, such as communication, decision-making, and conflict resolution.
- Demonstrate an understanding of leadership theories by explaining their relevance and implications for contemporary organizational challenges.
- Apply leadership concepts to analyze and address complex real-world problems in their respective fields.
- Critically evaluate leadership strategies and their outcomes, comparing various approaches to identify their strengths and weaknesses.
- Participants will design innovative leadership solutions tailored to specific scenarios, synthesizing knowledge from various sources to develop creative strategies.
- Assess the effectiveness of their leadership initiatives, employing data-driven metrics to measure the impact of their problem-solving approaches on organizational goals and outcomes.

10 Developing Team Agility

Insurance Code
4431

Bank Code
1664

Specialization



1 Day



Team leader/Manager, Unit Head/Division Head

Purpose

The "Developing Team Agility" program is dedicated to enhancing team effectiveness in today's dynamic and fast-paced work environments. It is designed to equip teams with the knowledge, skills, and strategies necessary to adapt quickly to change, collaborate seamlessly, and achieve exceptional results. Through experiential learning, participants will gain insights into the principles of agile teamwork, foster innovation, and develop a strong foundation for sustained high performance.

Learning Outcomes

After the completion of this course, the learners would be able to:

- Understand agile team principles and methodologies.
- Comprehend teamwork nuances, like collaboration and flexibility.
- Apply agile practices to real projects effectively.
- Assess team performance, identify improvements using data and feedback.
- Create an agile team development plan for innovation and adaptability.

11 Innovative Leadership: Navigating Disruption and Change

Insurance Code

Bank Code
1665

Specialization



1 Day



Team leader/Manager, Unit Head/Division Head

Purpose

"Innovative Leadership: Navigating Disruption and Change" is a groundbreaking initiative designed to empower leaders with the expertise and acumen necessary not just to excel in dynamic, uncertain environments, but also to instigate constructive transformations in their organizations and the broader community. Central to this program's mission is the cultivation of incisive analysis and creative solution-building capabilities among participants, ensuring their ability to scrutinize intricate situations and engineer inventive strategies.

Learning Outcomes

After the completion of this course, the learners would be able to understand:

- Understanding of disruptive trends, recognizing the associated challenges and opportunities arising from change.
- Interpret the significance of disruptions, applying this insight to practical scenarios, enhancing their decision-making acumen.
- Apply interactive case studies and hands-on exercises, participants will refine their practical competencies to implement innovative solutions, tapping into their creative and adaptable potential.
- Critically assess the outcomes of different change navigation strategies, empowering them to discern the most effective approaches tailored to their unique contexts.
- Synthesize newly acquired knowledge, innovative thinking, and analytical capabilities into a harmonious synergy. This equips them to craft innovative solutions and lead substantial change within their organizations and broader leadership roles.

12 Empowering Leaders with Design Thinking

Insurance Code
4429

Bank Code
1687

Specialization



1 Day



Team leader/Manager, Unit Head/Division Head

Purpose

The purpose of the "Empowering Leaders with Design Thinking" program is to equip leaders with the knowledge and skills needed to adopt a human-centered, innovative, and collaborative approach, enabling them to harness the power of design thinking for more effective dilemma resolution. This program is designed to instill in leaders the mindset and tools required to drive innovation, enhance adaptability, and inspire transformative growth, specifically through the lens of design thinking principles.

Learning Outcomes

After the completion of this course, the learners would be able to:

- Develop a comprehensive understanding of the core principles and methodologies of design thinking, with a focus on its application in leadership contexts.
- Apply design thinking techniques to real leadership challenges, fostering creativity and user-centric problem-solving within their teams and organizations.
- Evaluate leadership styles and strategies with the principles of design thinking to create an environment that encourages innovation, experimentation, and cross-functional collaboration.
- Understand leadership practices, fostering a culture that genuinely understands and addresses user needs in the pursuit of creating transformative solutions.
- Analyze design thinking as a strategic advantage, ensuring leaders can drive organizational change and remain responsive and competitive in an ever-evolving business landscape.

ANNUAL TRAINING PLAN

2025

Management Skills

ENABLING YOUR VISION

Index

Level Intermediate

- Managing Multiple Task - Priorities & Deadlines
- Effective Decision Making for Managers

Level Specialization

- Performance Management & Appraisal
- Project Management Essentials
- Coaching Skills for Managers
- Managerial Feedback

Management Skills



01 Performance Management & Appraisal

Insurance Code
4428

Bank Code
1613

Specialization



1 Day



Team leader/Manager, Unit Head/Division Head

Purpose

This aim is Performance Management and Appraisals training is designed for leaders to equip with the essential knowledge and skills needed to effectively lead their teams in achieving organizational goals through performance evaluation and feedback processes.

This program will focus on aligning performance management with business objectives, fostering a culture of continuous improvement, and enhancing leadership skills to drive employee growth and engagement.

Learning Outcomes

After the completion of this course, the learners would be able to:

- Identify the components of effective performance management.
- Comprehend the connection between clear expectations and goal achievement.
- Demonstrate the creation of development plans that drive improvement.
- Analyze feedback data to identify patterns and areas for development.
- Understand the strategic utilization of performance appraisals in recognizing and retaining high-performing talent within the organization

02 Project Management Essentials

Insurance Code

Bank Code
1617

Specialization



2 Days



Team leader/Manager, Unit Head/Division Head

Purpose

In light of the intensifying competitive environment in the business sphere, enterprises are increasingly compelled to assume a greater volume of projects. Nevertheless, it is not uncommon for enterprises to encounter a shortage of seasoned project management professionals to effectively oversee these initiatives. Within the framework of this program, participants will be empowered to enhance their skills and proficiency by engaging with the pivotal tools and techniques that have demonstrated their unequivocal importance in driving project management success.

Learning Outcomes

After the completion of this course, the learners would be able to:

- Define key concepts and roles in project management.
- Create a project's Work Breakdown Structure (WBS).
- Evaluate project time and cost.
- Assess resources and work assignments.
- Assign ownership for project tasks.
- Develop a project budget, following PMI guidelines

03 Managing Multiple Task. Priorities & Deadlines

Insurance Code

Bank Code
1634

Intermediate



1 Day



Senior Individual Contributor, Team leader/Manager

Purpose

The objective of the "Managing Multiple Task Priorities and Deadlines" program is to empower current and aspiring leaders with the crucial skills and methodologies essential for effectively orchestrating the multifaceted demands of a dynamic workplace. This module will provide participants with the tools and knowledge required to adeptly prioritize tasks, establish and adhere to critical deadlines, allocate resources judiciously, and adapt swiftly to evolving priorities. By honing these vital competencies, participants will bolster their capacity to lead and manage teams, drive optimal productivity, and ensure consistent goal attainment, thereby contributing to organizational success in an ever-changing and competitive business landscape.

Learning Outcomes

After the completion of this course, the learners would be able to understand:

- Define the key principles of task prioritization and deadline management.
- Explain the importance of resource allocation in effective leadership.
- Demonstrate the ability to create a priority-based task list.
- Evaluate the impact of evolving priorities on team performance.
- Develop a strategic plan for consistent goal attainment.

04 Coaching Skills for Managers

Insurance Code

Bank Code
1641

Specialization



1 Day



Team leader/Manager, Unit Head/Division Head

Purpose

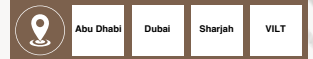
The comprehensive purpose of coaching skills for managers is to equip them with the knowledge, tools, and abilities necessary to become effective coaches who can inspire, guide, and develop their team members to their fullest potential. This purpose encompasses enabling managers to create a positive and growth-oriented work environment, fostering strong interpersonal relationships, and nurturing individual and team capabilities. Through these coaching skills, managers can ultimately drive employee engagement, motivation, and productivity while contributing to the organization's long-term success and the development of a highly skilled and empowered workforce.

Learning Outcomes

After the completion of this course, the learners would be able to:

- Understand the fundamental principles of coaching, including active listening, feedback, and goal setting.
- Demonstrate an understanding of the psychological and emotional dynamics involved in coaching relationships and how they impact performance.
- Apply coaching techniques in real-world scenarios to improve employee performance and development.
- Critically evaluate coaching sessions to identify areas for improvement and adjust their coaching strategies accordingly.
- Create personalized coaching plans for their team members, integrating various coaching techniques to address specific performance challenges.
- Measure and assess the effectiveness of their coaching efforts, tracking improvements in individual and team performance, and adapting their coaching strategies as needed.

Management Skills



05 Effective Decision Making for Managers

Insurance Code
4343

Bank Code
1666

Intermediate



1 Day



Senior Individual Contributor, Team leader/Manager

Purpose

The purpose of the "Effective Decision Making Essentials" training for management skills is to equip professionals with the knowledge and tools necessary to make sound, timely, and well-informed decisions in the complex and dynamic business environment. This comprehensive program aims to enhance participants' critical thinking, problem-solving, and analytical abilities, enabling them to navigate uncertainty, prioritize objectives, evaluate risks, and optimize outcomes. By fostering a systematic approach to decision-making, this training empowers managers to lead their teams more effectively, drive organizational success, and adapt to ever-changing business landscapes with confidence and competence.

Learning Outcomes

After the completion of this course, the learners would be able to:

- Analyze complex situations, ensuring informed decision-making through a comprehensive evaluation process.
- Demonstrating critical thinking, participants assess and choose the most suitable options from various alternatives, emphasizing a thoughtful decision-making approach.
- Apply knowledge and skills to prioritize objectives in alignment with organizational goals, fostering effective and goal-driven decision-making.
- Critically evaluate potential risks, ensuring effective risk management and informed decision-making in dynamic business environments.
- Optimize outcomes through data-driven decision processes.
- Apply decision-making skills in real-world situations, successfully navigating dynamic landscapes.

06 Managerial Feedback

Insurance Code
4342

Bank Code
1686

Specialization



1 Day



Team leader/Manager, Unit Head/Division Head

Purpose

The purpose of our Managerial Feedback program is to equip managers with the essential skills and tools necessary to provide constructive and effective feedback to their teams. This program empowers managers to enhance team performance, foster a culture of continuous improvement, and strengthen communication within their organizations. By focusing on the art of giving feedback, our program aims to develop the leadership abilities of managers, ultimately leading to more engaged, motivated, and high-performing teams. Through practical techniques and real-world scenarios, participants will learn how to navigate delicate conversations, offer praise and constructive criticism, and build stronger working relationships with their team members, resulting in a more productive and harmonious workplace.

Learning Outcomes

After the completion of this course, the learners would be able to:

- Define key performance indicators (KPIs) and their significance in organizational performance management.
- Describe the principles of strategic thinking and their relevance to leadership.
- Explain the concept of accountability and its role in driving results.
- Identify common barriers to achieving result-driven performance within an organization.
- Analyze the importance of sustainable performance and its impact on long-term success.

07 Growth Mindset for Leaders

Insurance Code

Bank Code
1661

Specialization



1 Day



Team leader/Manager, Unit Head/Division Head

Purpose

The purpose of the "Growth Mindset" training for leadership is to empower and equip leaders with the fundamental principles and skills needed to foster a growth-oriented culture within their organizations. By cultivating a mindset that embraces challenges, values continuous learning, and thrives on resilience, this training aims to inspire leaders to lead by example, encourage innovation, and support the development of their teams. Ultimately, it seeks to enable leaders to drive sustainable growth, adapt to changing circumstances, and unlock the full potential of both them and their teams, contributing to long-term success and progress in their respective organizations.

Learning Outcomes

After the completion of this course, the learners would be able to understand:

- Identify the key principles of effective feedback delivery.
- Explain the impact of constructive feedback on team performance and organizational culture.
- Demonstrate the ability to provide specific, actionable feedback in simulated scenarios.
- Assess the potential barriers and challenges in giving feedback and propose strategies to overcome them.
- Create personalized feedback approaches that suit individual team members' needs and preferences.
- Evaluate the effectiveness of feedback conversations through self assessment and feedback from team members.

ANNUAL TRAINING PLAN

2025

Personal Development

ENABLING YOUR VISION

Index

Level **Foundation**

- Stress Management
- Personal Branding
- Managing Change & Uncertainty
- Work Life Balance
- Diversity and Inclusion
- Mindfulness 101
- Art of Networking
- Influence without authority
- Teamwork and collaboration
- Exploring the Habits of Highly Effective People
- Emotional Intelligence for Professional Success

Personal Development



01 Stress Management

Insurance Code
4303

Bank Code
1609

Foundation



1 Day



Entry Level, Senior Individual Contributor

Purpose

Stress has emerged as a pervasive concern in today's workplace, significantly impacting both productivity and the well-being of employees. This one-day program is designed to equip participants with effective stress management techniques.

Learning Outcomes

After the completion of this course, the learners would be able to:

- Demonstrate an understanding of stress and its impact on well-being.
- Analyze the underlying factors that contribute to stress.
- Acquire a diverse range of stress management techniques and demonstrate their application.
- Prioritize tasks and navigate high-pressure situations effectively.

02 Personal Branding

Insurance Code

Bank Code
1627

Foundation



1 Day



Entry Level, Senior Individual Contributor

Purpose

In this current highly competitive world, it's extremely important that you learn to differentiate yourself from the crowd. This one-day course helps you with effective strategies to develop your personal brand.

Learning Outcomes

After the completion of this course, the learners would be able to:

- Define the concept of personal branding.
- Distinguish and articulate unique qualities that define your brand.
- Demonstrate effective communication of your personal brand.
- Implement strategies to enhance the visibility of your personal brand.

03 Managing Change & Uncertainty

Insurance Code

Bank Code
1628

Foundation



1 Day



Entry Level, Senior Individual Contributor

Purpose

The world is undergoing disruptions like never before, mainly driven by technological changes. It is critical for organizations and employees that they are well prepared on all fronts to manage these challenging times.

Learning Outcomes

After the completion of this course, the learners would be able to understand:

- Assess the significance of fostering tolerance for change and uncertainty.
- Analyze the root causes of uncertainty.
- Evaluate different strategies for effectively managing uncertainty.
- Apply methods to support employees in coping with uncertainty and navigating change.

04 Work Life Balance

Insurance Code
4330

Bank Code
1629

Foundation



1 Day



Entry Level, Senior Individual Contributor

Purpose

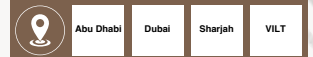
When employees balance their personal and professional lives well, they can contribute better to their work and organization. This course helps learners find effective ways to blend their personal and professional lives seamlessly.

Learning Outcomes

After the completion of this course, the learners would be able to:

- Improve productivity and efficiency
- Establish balance through intentional planning
- Create a personal development plan
- Define clear boundaries between personal and work time
- Apply mindfulness meditation techniques

Personal Development



05 Diversity and Inclusion

Insurance Code

Bank Code

1631

Foundation



1 Day



Entry Level, Senior Individual Contributor

Purpose

The workforce has changed a lot in recent years because of the global market. In a country like the UAE, where the workforce is very diverse, it's really important for everyone to understand and value workplace diversity.

Learning Outcomes

After the completion of this course, the learners would be able to:

- Recognize the significance of diversity.
- Identify different forms of discrimination.
- Demonstrate collaboration in a diverse work environment.
- Promote a culture of inclusion and equality.
- Assess the effectiveness of diversity and inclusion initiatives within an organization, develop a plan for ongoing improvement, and justify the business benefits of promoting diversity and inclusion in the workplace.

06 Mindfulness 101

Insurance Code

Bank Code

1642

Foundation



1 Day



Entry Level, Senior Individual Contributor

Purpose

Mindfulness 101 aims to provide learners with the tools and techniques they need to incorporate mindfulness and presence into their daily lives. Through practice exercises, discussion, and reflection, learners will develop a deeper understanding of mindfulness, its benefits, and how to create a daily mindfulness practice.

Learning Outcomes

After the completion of this course, the learners would be able to:

- Analyze the benefits of mindfulness and its impact on personal and professional life.
- Evaluate and reflect on different mindfulness techniques and their effectiveness.
- Design an individualized mindfulness practice for home or work.

07 Art of Networking

Insurance Code

Bank Code

1643

Foundation



1 Day



Entry Level, Senior Individual Contributor

Purpose

This course aims to help you learn how to network effectively to achieve success. You'll discover how to build and maintain important professional connections, understand the ins and outs of building relationships, and use networking opportunities to boost your personal and career development.

Learning Outcomes

After the completion of this course, the learners would be able to understand:

- Understand the principles of networking for success.
- Demonstrate the ability to create, maintain, and develop professional networks.
- Showcase your value and project yourself effectively.
- Identify the do's and don'ts in professional networking.

08 Influence without authority

Insurance Code

Bank Code

1679

Foundation



1 Day



Entry Level, Senior Individual Contributor

Purpose

It is not necessary to have formal power and authority to influence others. Working effectively in a team implies influencing others through persuasive approaches, listening and effective communication. This course will show learners how to lead without a title.

Learning Outcomes

After the completion of this course, the learners would be able to:

- Apply techniques for positively persuading others to support your ideas.
- Establish conditions to gain respect and credibility.
- Demonstrate the ability to remain composed under pressure.
- Implement guidelines for providing constructive criticism effectively.
- Apply best practices for composing persuasive emails.

Personal Development



09 Teamwork and collaboration

Insurance Code
4816

Bank Code
1680

Foundation



1 Day



Entry Level, Senior Individual Contributor

Purpose

In today's corporate world, teamwork and collaboration is essential for helping the organization achieve its objectives. Often multi-functional diverse teams including online and offsite teams are expected to collaborate to develop new products, services and improve the client experience. This one-day course aims to help learners enhance their teamwork and collaboration skills.

Learning Outcomes

After the completion of this course, the learners would be able to:

- Comprehend the complexities of teamwork.
- Create an atmosphere of collaboration, trust, and shared vision.
- Analyze methods to prioritize results and evaluate performance.
- Utilize collaborative tools for ideation, project management, and data analysis.
- Effectively handle intra group conflicts and solve problems.

10 Exploring the Habits of Highly Effective People

Insurance Code

Bank Code
1682

Foundation



1 Day



Entry Level, Senior Individual Contributor

Purpose

Unlock your full potential and boost your personal and professional effectiveness. This course can foster a proactive and values-driven approach to work, leading to higher job satisfaction, enhanced problem-solving abilities, and improved relationships with colleagues and clients.

Learning Outcomes

After the completion of this course, the learners would be able to:

- Demonstrate self-management by responsibly managing actions, choices, and responses.
- Formulate a mission statement and establish clear, values-aligned goals.
- Apply task prioritization by focusing on important tasks while avoiding distractions.
- Employ enhanced communication skills to enhance relationships, resolve conflicts, and communicate effectively with empathy and a positive approach.

11 Emotional Intelligence for Professional Success

Insurance Code

Bank Code
1683

Foundation



1 Day



Entry Level, Senior Individual Contributor

Purpose

In today's competitive professional landscape, success goes beyond technical skills and qualifications. Emotional Intelligence (EI) has emerged as a critical factor in achieving career advancement, building strong relationships, and thriving in the workplace. This course is designed to equip you with the essential tools and insights needed to harness the power of EI in your career journey.

Learning Outcomes

After the completion of this course, the learners would be able to understand:

- For improving one's self-awareness, self-regulation, motivation and empathy at work.
- Evaluate one's communication and conflict management styles as a means to improve communication with clients and colleagues.
- Apply self-assessment results to identify strengths and areas for growth to boost emotional intelligence.

ANNUAL TRAINING PLAN

2025

Sales, Marketing And Customer

ENABLING YOUR VISION

Index

Level Foundation

- Business Etiquette
- Powerful Telesales Skills
- Negotiation Skills
- Responsible Sales Practices
- Effective Customer Conflict Management

Level Intermediate

- Handling Objections
- Customer Service Games
- Art of Cross Selling
- Customer Experience
- Customer Service on Social Media
- Key Account Management
- Closing Skills
- Customer Journey Mapping
- Sales Prospecting

Level Specialization

- Social Media & Digital Marketing Practitioners Track

Sales, Marketing And Customer



01 Business Etiquette

Insurance Code

Bank Code

1509

Foundation



1 Day



Entry Level, Senior Individual Contributor

Purpose

This program will empower learners to unlock the hidden values and priceless potential of image, etiquette, and protocol, demonstrating how they can create a substantial impact in business by skillfully utilizing these elements. The one-day course aims to teach learners the art of presenting themselves and their organizations with precision and style.

Learning Outcomes

After completing this course, learners will be able to:

- Develop effective networking skills for achieving success.
- Apply global business etiquette rules to create positive first impressions.
- Master appropriate dress code and professional attire guidelines.
- Cultivate professionalism as a life philosophy, integrating it into various aspects of life.
- Navigate different types of business receptions with cross-cultural awareness.

02 Powerful Telesales Skills

Insurance Code

Bank Code

1508

Foundation



1 Day



Entry Level, Senior Individual Contributor

Purpose

Telesales serves as a highly efficient sales channel for the majority of banks. Maintaining the utmost professionalism in telephone interactions with customers is of paramount importance. Callers face the challenging responsibility of aligning their products with customer needs and successfully closing sales. This course is designed to enhance their effectiveness in these roles.

Learning Outcomes

After completing this course, learners will be able to:

- Differentiate between telesales in banking and other industries.
- Rapidly identify customer needs and propose solutions.
- Demonstrate effective techniques for quickly establishing rapport over the phone.
- Apply principles of what not to do in sales.
- Exhibit a strong understanding of business etiquette and ethics in telesales.

03 Negotiation Skills

Insurance Code

Bank Code

4339

1519

Foundation



1 Day



Entry Level, Senior Individual Contributor

Purpose

On this one-day course, learners will gain a comprehensive understanding of negotiation dynamics and its significance. Key components such as negotiation process planning, techniques, and tactics will be explored in depth. Engaging in group activities and case studies, attendees will acquire essential skills in questioning, active listening, and summarization.

Learning Outcomes

After completing this course, learners will be able to:

- Demonstrate negotiation skills and techniques.
- Recognize and adapt to different behavioral styles, including passive, aggressive, and assertive.
- Plan and prepare effectively for negotiations.
- Employ effective communication strategies in negotiation.
- Implement negotiation strategies, tactics, and counter-tactics, including negotiations across different cultures.

04 Handling Objections

Insurance Code

Bank Code

1522

Intermediate



1 Day



Senior Individual Contributor, Team leader/Manager

Purpose

Skillfully addressing objections serves as a powerful catalyst that facilitates the customer decision-making process. This one-day course equips you with the ability to assess various customer objections and employ effective communication techniques to realign and redirect their thought processes, enabling progress and positive outcomes.

Learning Outcomes

After completing this course, learners will be able to:

- Recognize objections as positive indicators.
- Analyze challenging sales and service scenarios.
- Identify common objection types.
- Apply effective objection-handling techniques.
- Demonstrate objection-handling skills through role plays.
- Execute successful deal closures.

Sales, Marketing And Customer



05 Customer Service Games

Insurance Code

Bank Code

1523

Intermediate



1 Day



Senior Individual Contributor, Team leader/Manager

Purpose

Games serve as effective tools for illustrating crucial aspects of the customer-representative relationship. The goal is to grasp the foundations of communication and connection with customers, going beyond conventional customer service theories and textbooks.

Learning Outcomes

After completing this course, learners will be able to:

- Don't tell me, let me guess.
- Never say Never.
- Call me by my name.
- Active listening game.
- Narrate a letter to customer service personnel.
- The customer experience game.
- The best customer service scenarios.

06 Art of Cross Selling

Insurance Code

Bank Code

1524

Intermediate



1 Day



Senior Individual Contributor, Team leader/Manager

Purpose

In this one-day course, learners will gain valuable insights into the power of cross-selling as a marketing strategy. They will discover how it can significantly boost sales values and ensure sustained revenue growth over time. Additionally, they will learn how to effectively utilize cross-selling and upselling as a strategic approach for customer retention.

Learning Outcomes

After completing this course, learners will be able to:

- Define the concepts of Cross-Sell and Upsell.
- Explain the importance and benefits of Cross-Selling.
- Analyze the positive relationship between Cross-Selling and Customer Retention.
- Apply common techniques in Cross-Sell and Upsell.
- Utilize technology for effective Cross-Selling.

07 Customer Experience

Insurance Code

Bank Code

4509

1525

Foundation



1 Day



Senior Individual Contributor, Team leader/Manager

Purpose

Today's customers are well-informed and demanding, presenting a challenge for customer-facing officers in a highly competitive business environment. This necessitates the adaptation of existing customer service practices to enhance the overall customer experience.

Learning Outcomes

After completing this course, learners will be able to:

- Define the customer journey.
- Explain the concept of going the extra mile.
- Demonstrate the role of a happiness engineer.
- Apply customer experience as a strategic approach.
- Identify methods for enhancing customer experience strategies.
- Analyze the relationship between customer experience and customer retention.
- Evaluate methods for measuring customer experience.

08 Customer Service on Social Media

Insurance Code

Bank Code

1526

Intermediate



1 Day



Senior Individual Contributor, Team leader/Manager

Purpose

The rise of social media has provided consumers with a fresh avenue to engage with brands and corporations, while also serving as a platform for discussions, comparisons, and complaints. Banks, among others, employ social media for sales, marketing, HR, and various functions, making the management and analysis of social media as a customer service and support channel critically important.

Learning Outcomes

After completing this course, learners will be able to:

- Recognize the importance of social media in customer service.
- Identify key elements of using social media for customer service.
- Apply best customer service practices through various social media platforms such as Twitter and Facebook.
- Identify common mistakes to avoid in customer service through social media.
- Analyze the utilization of social media as a corporate strategy.

Sales, Marketing And Customer



09 Social Media & Digital Marketing Practitioners Track

Insurance Code

Bank Code

1527

Specialization



1 Day



Team leader/Manager, Unit Head/Division Head

Purpose

This course explores the evolving role of digital channels in integrated marketing campaigns. Given the increasing influence of connected customers, the wide range of available social media channels, and the proliferation of new digital tools, companies must align their digital strategy with their business objectives through careful planning and implementation. Utilizing digital marketing and social media platforms is essential for enhancing brand visibility and effectively meeting customer needs in today's fiercely competitive market.

Learning Outcomes

After completing this course, learners will be able to:

- Formulate clear and actionable business objectives for integrated digital marketing plans.
- Apply SEO techniques for both On-Page and Off-Page optimization.
- Utilize tools and methods for generating effective keywords.
- Implement effective Google Ads in Search Engine Marketing (SEM).
- Create cost-effective Social Media Marketing (SMM) ads, specifically on Facebook and Instagram.
- Analyze reports, key performance indicators, and conversion tracking in Google Search Console and Google Analytics, recognizing the importance of remarketing lists, the funnel model in Email Marketing, and staying updated on the latest trends in Digital Marketing.

10 Key Account Management

Insurance Code

Bank Code

1528

Intermediate



1 Day



Senior Individual Contributor, Team leader/Manager

Purpose

A Key Account Manager (KAM) is responsible for overseeing relationships with designated accounts or account portfolios. This course aims to equip learners with the knowledge and skills necessary to grasp the intricacies of strategizing and managing comprehensive interactions between a business and its most critical customers.

Learning Outcomes

After completing this course, learners will be able to:

- Recognize the significance of establishing "Brand Value" in all customer interactions.
- Analyze the importance of competition and market trends.
- Assess customer needs and formulate plans to fulfill them.
- Evaluate customer engagement with consideration of periodicity, methods, and impact.
- Transition from providing customer service to delivering a comprehensive customer experience.
- Implement sales referral strategies to optimize sales referrals.

11 Closing Skills

Insurance Code

Bank Code

1530

Intermediate



1 Day



Senior Individual Contributor, Team leader/Manager

Purpose

This course is designed to provide participants with a comprehensive understanding of the most effective practices and techniques in the field of sales, with a particular focus on successfully closing transactions.

Learning Outcomes

After completing this course, learners will be able to:

- Formulate improved customer-focused questions to enhance value.
- Apply persuasive techniques rooted in psychology to influence customers.
- Manage situations where an immediate close is not possible.
- Utilize a variety of closing techniques based on customer responses and context.

12 Customer Journey Mapping

Insurance Code

Bank Code

4806

1531

Intermediate



1 Day



Senior Individual Contributor, Team leader/Manager

Purpose

A customer journey map visually illustrates the stages customers go through when interacting with an organization, be it through a product, online experience, retail interaction, service, or a combination of these elements. As the number of touchpoints expands, a customer journey map becomes more complex yet indispensable. In this one-day training, learners will acquire the ability to create effective customer journey maps.

Learning Outcomes

After completing this course, learners will be able to:

- Analyze and categorize key customer segments.
- Construct detailed customer journeys.
- Evaluate the significance of key customer journeys in driving business outcomes.

Sales, Marketing And Customer



13 Sales Prospecting

Insurance Code

Bank Code

1532

Intermediate



1 Day



Senior Individual Contributor, Team leader/Manager

Purpose

Learn about the basics of finding potential customers, creating ideal customer profiles, using tools effectively, writing personalized messages, dealing with objections, and measuring your success. This one-day course will give you the skills and confidence to find and connect with potential customers in a way that helps you do better in sales.

Learning Outcomes

After completing this course, learners will be able to:

- Understand the fundamentals of sales prospecting, its importance, and different prospecting methods.
- Define and create Ideal Customer Profiles (ICPs) to target the right prospects effectively.
- Use prospecting tools and technologies, including CRM systems and social media platforms.
- Craft personalized outreach messages for various prospecting channels.
- Employ strategies to handle objections and rejections from prospects professionally.
- Measure and evaluate prospecting success using key performance indicators (KPIs).

14 Responsible Sales Practices

Insurance Code

Bank Code

1534

Foundation



1 Day



Entry Level, Senior Individual Contributor

Purpose

Acquire valuable skills and knowledge that will empower you to conduct sales ethically and responsibly. You'll learn how to build trust with customers, stay compliant with laws and regulations, and prioritize their needs. By the end of this course, you'll leave with the confidence to navigate the complex landscape of sales while maintaining your integrity and ensuring a positive, customer-focused approach to your interactions.

Learning Outcomes

After completing this course, learners will be able to:

- Understand and apply principles of ethical sales, emphasizing transparency and integrity.
- Comply with legal standards and industry regulations in sales activities.
- Prioritize a customer-centric approach, focusing on understanding and meeting customer needs.
- Handle customer data responsibly and in compliance with privacy and data protection regulations.
- Communicate ethically, avoiding manipulative tactics and fostering trust and credibility.
- Develop problem-solving skills to navigate and resolve ethical dilemmas in sales.

15 Effective Customer Conflict Management

Insurance Code

Bank Code

1535

Foundation



1 Day



Entry Level, Senior Individual Contributor

Purpose

This one-day course focuses on the important skill of conflict resolution in customer service. Learners will gain skills in handling conflicts, mediating tense situations, and prioritizing respect and 'win-win' solutions.

Learning Outcomes

After completing this course, learners will be able to:

- Apply effective conflict resolution techniques, including de-escalation, emotion management, and complaint handling, with clients.
- Mediate tense situations between clients and the organization, demonstrating impartial evaluation.
- Recognize conflict triggers and danger signs, staying alert across different situations.
- Demonstrate active listening, empathizing, and persuasive skills in interpersonal interactions, especially when assisting emotionally distressed individuals.
- Display respect in all encounters with individuals, regardless of circumstances, while actively pursuing mutually beneficial 'win-win' solutions in conflict resolution scenarios.

04

Insurance

ANNUAL TRAINING PLAN
2025

ANNUAL TRAINING PLAN

2025

Insurance Practices

ENABLING YOUR VISION

Index

Level **Foundation**

- Anti Money Laundering for Non Compliance Staff
- Introduction to Ethics in Insurance

Level **Intermediate**

- Actuarial Primer for Non Actuaries
- Anti Money Laundering in Insurance Laws & Best Practices
- Energy Risk and Insurance
- Analytics in Insurance
- Cyber Risk & Insurance

New Course

Level **Specialization**

- Liabilities
- Engineering Insurance
- Contractors' All Risk
- Fraud Identification & Management
- Reinsurance
- Risk Management in Insurance

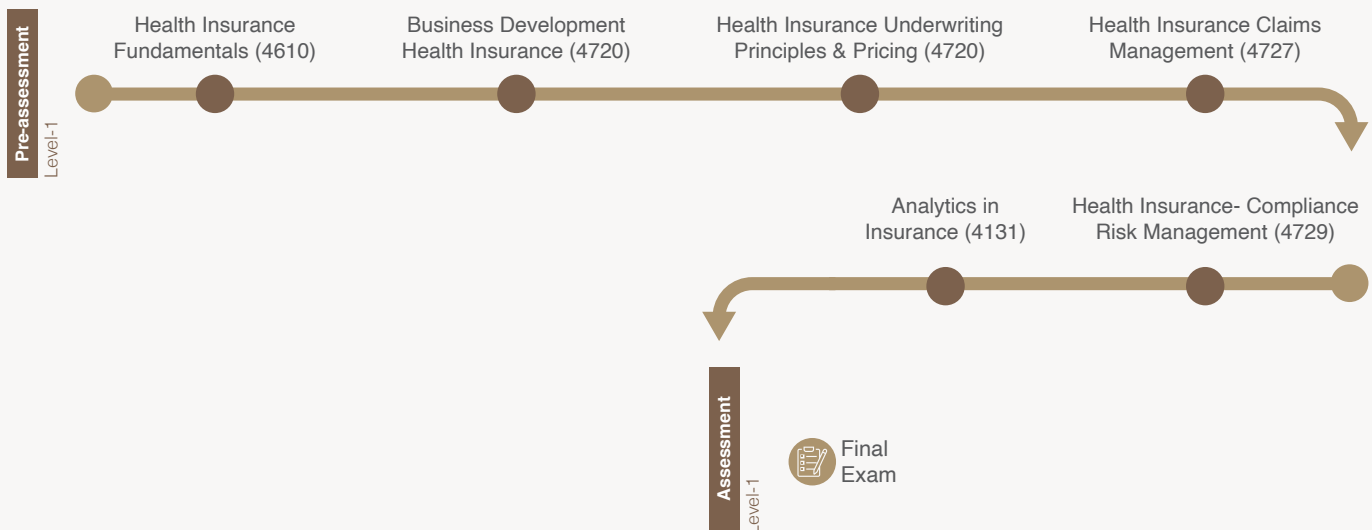
EIF PATHWAY - CBI INTERNATIONAL CERTIFICATE IN HEALTH INSURANCE

Related Roles :

Health Insurance Executives, Underwriters, Aspiring Health Insurance Underwriting and Claims Managers.

Upon completion of the learning pathway, the learners should be able to:

- Understand the principles of health insurance and the application of such principles to daily decisions.
- Acquire the key competencies required to effectively sell health insurance solutions to individual and corporate clients.
- Understand and apply underwriting principles, practices, and pricing techniques in health insurance.
- Understand and acquire key competencies to be effective in health insurance claims and claims management.



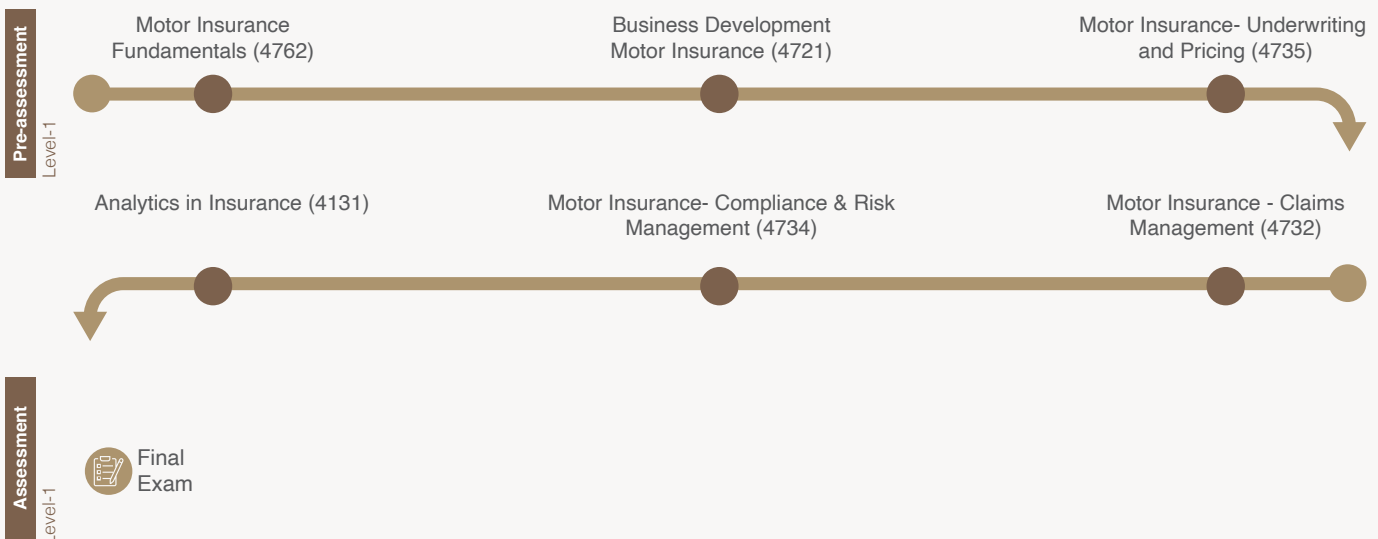
EIF PATHWAY - CBI INTERNATIONAL CERTIFICATE IN MOTOR INSURANCE

Related Roles :

Motor Insurance Executive, Motor Underwriters, Aspiring Motor Insurance Underwriting and claims Managers, Anyone interesting in learning the topic in greater detail.

Upon completion of the learning pathway, the learners should be able to:

- Understand the principles of motor insurance and the application of such principles to daily decisions.
- Acquire the key competencies required to effectively sell motor insurance products.
- Understand and apply underwriting principles and learn motor insurance pricing.
- Understand and acquire key competencies to be effective in motor insurance claims and claims management.
- Understand the impact of motor insurance regulation and understand the operational risk involved in motor business.



Insurance Practices



01 Liabilities

Insurance Code

Bank Code

4702

Specialization



1 Day



Senior Individual Contributor, Team Leader/Manager, Unit Head/Division Head

Purpose

To understand the need and scope of liabilities insurance

Learning Outcomes

After the completion of this course, the learners would be able to:

- Types of Liability Insurance
- Public Liability
- Third Party Liability
- Employer's Liability
- Product Liability
- D&O Liability
- Underwriting Concerns
- Claims Aspects
- Long Tail Element of Liability Coverage

02 Engineering Insurance

Insurance Code

Bank Code

4705

Specialization



1 Day



Senior Individual Contributor, Team Leader/Manager, Unit Head/Division Head

Purpose

To understand the concepts a. operational areas related to engineering insurance.

Learning Outcomes

After the completion of this course, the learners would be able to:

- Engineering insurance - history and operatives
- Classification of Engineering Insurance as subject matter and insurance period
- Third party liability Risk evaluation and underwriting
- Maintenance of insurance cover Renewals and claims process risk

03 Contractors' All Risk

Insurance Code

Bank Code

4711

Specialization



1 Day



Senior Individual Contributor, Team Leader/Manager, Unit Head/Division Head

Purpose

The course aims at discussing how underwriting is done for motor insurance, It also discusses how pricing is done aligning .

Learning Outcomes

After the completion of this course, the learners would be able to understand:

- The Project stages, The Works Contract & Other contracts
- Contractors All risks Insurance
- Erection All Risks (E4R) Insurance and Marine Cum Erection (MCE) Insurance
- Contracts Works (CW) Insurance
- Contractor's Plant & Machinery Insurance

04 Actuarial Primer for Non Actuaries

Insurance Code

Bank Code

4719

Intermediate



1 Day



Entry Level, Senior Individual Contributor, Team Leader/Manager

Purpose

This course aims at giving an overview of the role of an actuary in the insurance business. This course is designed for other departments to give a bird's eye view of the domain of actuarial valuation.

Learning Outcomes

After the completion of this course, the learners would be able to:

- Understand the role of actuaries in insurance.
- Understand the basics of insurance contract pricing and profitability.
- Understand and discuss the significance of actuarial assumptions.
- Understand the basics of policy reserving concepts, including claim liabilities and reserves (IBNR concept)
- Actuarial treatment of policy acquisition costs
- Understand and learn the pricing/profitability models used sensitivity testing.
- Understand and discuss the emerging issues from an actuarial perspective.

Insurance Practices



05 Anti Money Laundering for Non Compliance Staff

Insurance Code

Bank Code

4128

Foundation



1 Day



Open to All

Purpose

The course will help to create awareness of Anti money laundering among all the staff in various functional domains of Insurance. The risk of money laundering is open across business functions and needs awareness and diligent action for its prevention

Learning Outcomes

After the completion of this course, the learners would be able to:

- Explain nature, process of money laundering and its risks.
- Understand the risks of the money laundering.
- Understand the similarities and differences of money laundering and terrorist financing.
- Apply the KYC, CDD and EDD in verifying identity, transactions of customers.
- Understand UAE federal laws and awareness of employee responsibilities

06 Anti Money Laundering in Insurance Laws & Best Practices

Insurance Code

Bank Code

4122

Intermediate



1 Day



Entry Level , Senior Individual Contributor, Team Leader/Manager

Purpose

Familiarize participants with the nature, processes and volume of money laundering and its risks. Current international, regional and local initiatives to combat and manage risks of money laundering. The legal framework of combating money laundering in UAE.

Learning Outcomes

After the completion of this course, the learners would be able to:

- Nature of Money Laundering
- History and processes of money laundering
- Volumes and risks of the money laundering
- Financial Action Task Force (FATF) role and Initiatives in managing risks of money laundering
- UN initiatives
- GCC initiatives
- UAE initiatives (Federal law, central Insurance circulars, focus areas of AML risk)

07 Energy Risk and Insurance

Insurance Code

Bank Code

4130

Intermediate



1 Day



Senior Individual Contributor, Team Leader/Manager

Purpose

To understand the insurance coverage for energy projects, risk management steps in those projects and different insurance policies with their regulatory framework and to review the needs of energy industry.

Learning Outcomes

After the completion of this course, the learners would be able to understand:

- Overview of Energy Industry and insurance Sector
- Understanding energy projects, construction and erection insurance
- Operational Risk in energy Insurance, Handling claims and recoveries.

08 Analytics in Insurance

Insurance Code

Bank Code

4131

Intermediate



1 Day



Entry Level , Senior Individual Contributor, Team Leader/Manager

Purpose

The course will help the learners to handle the insurance data analytics, Role of analytics in insurance, claims, marketing and finance and to analyze the data for better decision making.

Learning Outcomes

After the completion of this course, the learners would be able to:

- Understanding the core concepts of data science and insurance
- Apply data science driven business solutions
- Perform basic analysis on the insurance data sets.

Insurance Practices



09 Fraud Identification & Management

Insurance Code

Bank Code

4116

Specialization



1 Day



Entry Level , Senior Individual Contributor, Team Leader/Manager

Purpose

Fraud has been typically considered as the unavoidable reality of the insurance industry. However, emerging factors has prompted a new mindset in the market calling for actively mitigating fraud. This course is designed to provide candidates with a proper understanding of fraud, its different types, indicators and the array of tools available to counter fraud in different lines of business.

Learning Outcomes

After the completion of this course, the learners would be able to:

- The cost of fraud on the insurance industry and customers.
- Different types of fraud across the life cycle of the insurance products.
- Underwriting fraud - Claims fraud - Staged incidents - Material facts fraud.
- Potential fraud indicators: loss, policyholder, policy documentation, etc.
- Fraud cases in property, motor, life and medical insurance.
- Methods for preventing and detecting fraud.
- The use of information to control and prevent fraud.

10 Reinsurance

Insurance Code

Bank Code

4111

Specialization



1 Day



Senior Individual Contributor, Team Leader/Manager

Purpose

To understand the principles of reinsurance used as a hedging tool by the insurance companies against risk undertaken by them

Learning Outcomes

After the completion of this course, the learners would be able to:

- Concept of reinsurance
- Role of reinsurance
- Overview of Global reinsurance
- Different types of reinsurance
- Reinsurance treaties: proportional & Non propositional
- Retention and cessation of risk

11 Risk Management in Insurance

Insurance Code

Bank Code

4105

Specialization



1 Day



Senior Individual Contributor, Team Leader/Manager, Unit Head/Division Head

Purpose

To appreciate the risk involved in insurance business and steps taken to mitigate the same

Learning Outcomes

After the completion of this course, the learners would be able to understand:

- Overview of Risk Management
- Identification of Financial & non-financial risk
- Management of Risk in various areas
- Operational Risk
- Compliance Risk
- Market Risk
- Liquidity Risk
- Business Risk
- Strategic Risk
- Reputation Risk
- Evaluation and Analysis of Risk
- Contingency Plan

12 Introduction to Ethics in Insurance

Insurance Code

Bank Code

4761

Foundation



1 Day



Open to All

Purpose

The purpose of this course is to make the insurance industry professionals understand the importance of Ethical practices and standards required towards their business and clients.

Learning Outcomes

After the completion of this course, the learners would be able to:

- Introduction to Ethics in Insurance Industry
- The importance ethical standards in dealing with clients
- Ethical practices and Conflict of Interest
- Regulatory Requirements.

Insurance Practices

	Abu Dhabi	Dubai	Sharjah	VILT
--	-----------	-------	---------	------

13 Cyber Risk & Insurance

New Course

Insurance Code

Bank Code

Intermediate



1 Day



Senior Individual Contributor, Team Leader/Manager, Unit Head/Division Head

Purpose

The course will offer basic introductory understanding of cyber risk insurance and how to effects underwritng and claims.

Learning Outcomes

After the completion of this course, the learners would be able to:

- Nature and types of cyber threat
- Legal and regulatory framework and impact of cyber exposure
- Different insurance policies which can ipact cyber coverage
- Claims handling in cyber insurance.

ANNUAL TRAINING PLAN

2025

Life & Non-life Insurance

ENABLING YOUR VISION

Index

Level **Foundation**

- Introduction to General Insurance
- Health Insurance Fundamentals
- Life Insurance Fundamentals
- Motor Insurance Fundamentals

Level **Intermediate**

- Underwriting Principles & Practices - Life
- Personal Financial Planning
- Business Development- Motor Insurance
- Motor Insurance - CLAIMS MANAGEMENT

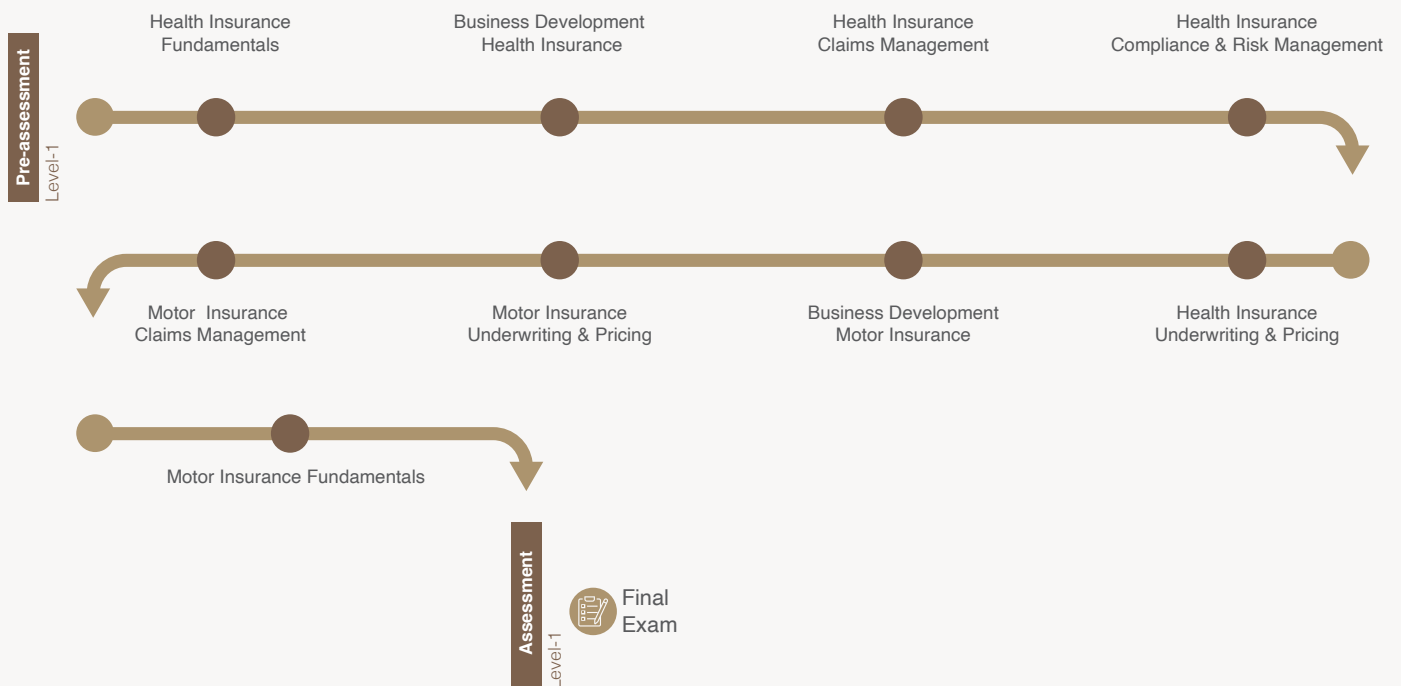
Level **Specialization**

- Islamic Insurance
- Investment planning
- Business Development -Health Insurance
- Health Insurance - Claims Management
- Health Insurance- Compliance & Risk Management
- Health Insurance- Underwriting & Pricing
- Marine Insurance
- Property Insurance
- Motor Insurance- Compliance & Risk Management
- Motor Insurance- Underwriting & Pricing

EIF PATHWAY - CBI INTERNATIONAL CERTIFICATE IN LIFE & NON-LIFE INSURANCE

Related Roles :

Upon completion of the learning pathway, the learners should be able to:



Life & Non-life Insurance



01 Introduction to General Insurance

Insurance Code

Bank Code

4100

Foundation



1 Day



Open to All

Purpose

The course will provide the participants to understand the basic features of insurance principles, markets, functions, products and practices in the UAE market.

Learning Outcomes

After completing this course, learners will be able to:

- Define and Classify the risk
- Difference between insurance and uninsurable risk
- Players in Insurance market and principles of insurance
- Regulatory framework of insurance industry in UAE.

02 Health Insurance Fundamentals

Insurance Code

Bank Code

4610

Foundation



1 Day



Open to All

Purpose

- Understand and apply the principles of insurance to health insurance such as utmost good faith, insurable interest, indemnity, contribution, subrogation and proximate cause in the context of health insurance.
- Apply the core principles of health insurance to everyday situations and complex situations
- Demonstrate an understanding of standard policy wordings, extensions and limitations in health insurance.
- Analyze and evaluate which health insurance coverage could meet client needs.
- Identify when to alter policy terms and the impact of doing so.
- Evaluate the changes required to insurance products and services in response to changes in consumer expectations and other factors.
- Understand the role of health insurance regulations and legal, issues surrounding health insurance.
- Understand the key factors that build a sustainable and profitable portfolio.

Learning Outcomes

After completing this course, learners will be able to:

- Understand and apply the principles of insurance to health insurance such as utmost good faith, insurable interest, indemnity, contribution, subrogation and proximate cause in the context of health insurance
- Apply the core principles of health insurance to everyday situations and complex situations
- Demonstrate an understanding of standard policy wordings, extensions and limitations in health insurance
- Analyze and evaluate which health insurance coverage could meet client needs.
- Identify when to alter policy terms and the impact of doing so.
- Evaluate the changes required to insurance products and services in response to changes in consumer expectations and other factors
- Understand the role of health insurance regulations and legal, issues surrounding health insurance
- Understand the key factors that build a sustainable and profitable portfolio

03 Life Insurance Fundamentals

Insurance Code

Bank Code

4601

Foundation



1 Day



Entry Level , Senior Individual Contributor, Team Leader/Manager

Purpose

To understand the need and scope of life insurance and to appreciate the various types of insurance policies suiting different types of customers

Learning Outcomes

After completing this course, learners will be able to:

- Fundamentals of life insurance
- Types of life insurance
- Buying and selling life insurance
- Maturity / death claim process

04 Islamic Insurance

Insurance Code

Bank Code

4602

Specialization



1 Day



Senior Individual Contributor, Team Leader/Manager, Unit Head/Division Head

Purpose

To help the participants in understanding the concepts, challenges, and opportunities in Takaful insurance

Learning Outcomes

After completing this course, learners will be able to:

- Structures of Takaful insurance
- Market regulations
- Family Takaful windows
- Infrastructure of family Takaful
- Recommendation of Takaful task force
- Market potential & challenges

Life & Non-life Insurance



05 Underwriting Principles & Practices - Life

Insurance Code

Bank Code

4604

Intermediate



1 Day



Senior Individual Contributor, Team Leader/Manager, Unit Head/Division Head

Purpose

This course intends to provide a significant understanding of the underwriting practices and its techniques and managing claims mechanism. It explains how underwriting is used to manage risk.

The relationship between insurers and their customers and the importance of insurance contracts are discussed in the context of sustainability of business.

Learning Outcomes

After completing this course, learners will be able to:

- Need and importance of underwriting in life Insurance
- Life Insurance underwriting core principles
- Identification of risks associated with various types of Life insurance products
- Life insurance underwriting process
- Pricing of product – Life
- Population distribution role in Life Underwriting

06 Investment planning

Insurance Code

Bank Code

4609

Specialization



1 Day



Entry Level , Senior Individual Contributor, Team Leader/Manager

Purpose

To develop candidates' knowledge and understanding of savings and investments. In particular, it aims to develop candidates' knowledge and understanding of: The main economic factors which affect the potential risks and rewards from different types of investment; The product features and regulatory framework of retail investments; The potential taxation abilities of mainstream retail investments. The principles of portfolio planning, including asset allocation, to meet clients' needs

Learning Outcomes

After completing this course, learners will be able to:

- Structures of Takaful insurance.
- Market regulations.
- Family Takaful windows.
- Infrastructure of family Takaful.
- Recommendation of Takaful task force.
- Market potential & challenges

07 Business Development -Health Insurance

Insurance Code

Bank Code

4720

Specialization



1 Day



Entry Level , Senior Individual Contributor, Team Leader/Manager

Purpose

The course aims at discussing the best practices in developing new business opportunities and the knowledge areas needed for business development.

Learning Outcomes

After completing this course, learners will be able to:

- Develop the sales mindset that relates to health insurance selling and business development
- Master the consultative selling approach to building a successful health insurance individual and corporate portfolio.
- Demonstrate the understanding of their company's risk appetite for health insurance business by defining the target market.
- Identify and analyze the low-medium-high risk profiles of health insurance profiles for retail and corporate health insurance.
- Build a balance health insurance portfolio for long term growth and sustainability.
- Understand the impact of a loss ratio on the renewal of health insurance accounts.
- Communicate effectively, clients and colleagues across a broad set of complex business scenarios

08 Health Insurance - Claims Management

Insurance Code

Bank Code

4727

Specialization



1 Day



Senior Individual Contributor, Team Leader/Manager, Unit Head/Division Head

Purpose

The course aims at discussing how claims process is managed from operations to tracking the performance indicators.

Learning Outcomes

After completing this course, learners will be able to:

- Understand the principles of claims handling applicable to health insurance.
- Understand the claims process flow and evaluate the process to check efficiencies.
- Understand the importance of coding and ceding practices in processing health insurance claims.
- Interprets policy wordings and conditions to determine the validity of complex, claims and advises the claimant accordingly.
- Calculate the cost per claim processed.
- Understand and analyze the cause of errors in claims processing and avoiding the pitfalls,
- Identify claims handling process improvements and implements these in line with organizational strategy and market agreements

Life & Non-life Insurance



09 Health Insurance - Compliance & Risk Management

Insurance Code

Bank Code

4729

Specialization



1 Day



Senior Individual Contributor, Team Leader/Manager, Unit Head/Division Head

Purpose

The course aims at discussing the aspects of regulation, policies, and procedures to ensure that the business is compliant, and risks are managed.

Learning Outcomes

After completing this course, learners will be able to:

- Understand the role of regulators in regulating and the authorities responsible for insurance supervision and the high-level rules with which insurance companies must comply.
- Assess whether organizational processes and procedures and those that follow them are compliant with legal requirements and make recommendations to reduce the potential liability of the insurance company in given situations.
- Demonstrate and analyze the company's operational risks within the context of health insurance.
- Demonstrate a clear understanding of the company's risk management framework.
- Demonstrate a clear understanding of complaints handling process and post resolution compliance.
- Explain enterprise risk management within the context of health insurance underwriting and claims management.
- Establish regulatory and compliance requirements to be set in place to manage any breaches of data or confidential information.

10 Health Insurance - Underwriting & Pricing

Insurance Code

Bank Code

4730

Specialization



1 Day



Senior Individual Contributor, Team Leader/Manager, Unit Head/Division Head

Purpose

The course aims at discussing how underwriting is done for health policies. It also discusses how pricing is done aligning it to the risks.

Learning Outcomes

After completing this course, learners will be able to:

- Identify the key information required to underwrite a risk and why this information is required in health insurance
- Understand and analyze how cover terms and premiums are determined for complex risks, including the use of underwriting authority levels.
- Understand how customer portfolios are reviewed and how to decide what changes are required to ensure it is profitable and meets customer needs
- Understand how underwriting tools and expert advice are used to inform the decision-making process.
- Demonstrate an understanding of how changes to underwriting policy are identified and made to improve consistency of underwriting practice and business results.
- Understand the terms and conditions, general exclusions, and exceptions in health insurance.
- Understand how 'worst case scenarios' are identified and the steps that can be taken to reduce the risk of these.
- Understand Loss ratio management IBNA

11 Personal Financial Planning

Insurance Code

Bank Code

4607

Intermediate



1 Day



Senior Individual Contributor, Team Leader/Manager, Unit Head/Division Head

Purpose

This program aims to give insights about various aspects of personal finance to the learners. The course would discuss how one can effectively plan their finances, achieve financial goals and handle debt carefully.

Learning Outcomes

After completing this course, learners will be able to:

- Understand the importance of financial planning.
- Learn to quantify their various financial goals like retirement etc.
- Prepare a basic personal financial plan.
- Discuss how to handle debt carefully to avoid debt traps

12 Marine Insurance

Insurance Code

Bank Code

4104

Specialization



1 Day



Senior Individual Contributor, Team Leader/Manager, Unit Head/Division Head

Purpose

The course aims at discussing the business, principles and practices of marine insurance from a global and regional perspective

Learning Outcomes

After completing this course, learners will be able to:

- World trade – describe the relationship between marine insurance and world trade.
- Fraud – outline the various types of maritime fraud.
- Treatment of fraud– describe the treatment by marine insurers of incidences of fraud
- Cargoes and transport
- Outline the main types of marine cargo.
- State the main modes of transport pertinent to marine insurance
- Outline the marine transport infrastructure

Life & Non-life Insurance



13 Property Insurance

Insurance Code

Bank Code

4701

Specialization



1 Day



Entry Level , Senior Individual Contributor, Team Leader/Manager

Purpose

To understand the concepts of property insurance with due emphasis on average clause and right of subrogation

Learning Outcomes

After completing this course, learners will be able to:

- Different types of policies
- Beneficiaries under various category
- Average clause & right of subrogation
- Underwriting: concerns
- Settlement of claims
- Renewals

14 Business Development- Motor Insurance

Insurance Code

Bank Code

4721

Intermediate



1 Day



Entry Level , Senior Individual Contributor, Team Leader/Manager

Purpose

The course aims at introducing the business and principles of motor insurance. The learners would get a working knowledge of the basics of motor insurance.

Learning Outcomes

After completing this course, learners will be able to:

- Develop the sales mindset that relates to motor insurance selling and business development.
- Master the consultative selling approach to building a successful motor portfolio.
- Demonstrate the understanding of their company, risk appetite for motor business by preferred vehicle brands and driver profiles.
- Identify and analyze the low-medium-high risk profiles of motor insurance profiles for retail and corporate motor.
- Demonstrate a clear understanding of product and industry knowledge, and the changing trends.
- Build a balanced motor insurance portfolio for long term growth and sustainability.
- Understand the analyze the impact of loss ratios on the renewal of accounts.
- Communicate effectively with clients and colleagues across a broad set of complex business scenarios.

15 Motor Insurance- Compliance & Risk Management

Insurance Code

Bank Code

4734

Specialization



1 Day



Senior Individual Contributor, Team Leader/Manager, Unit Head/Division Head

Purpose

The course aims at discussing the aspects of regulation, policies and procedures to ensure that the business is compliant, and risks are managed.

Learning Outcomes

After completing this course, learners will be able to:

- Understand the purpose of motor insurance regulation and which authority is responsible for insurance supervision
- Understand how to comply with motor insurance regulation within own job role.
- Understand how adverse selection in motor can destabilize the financial results.
- Understand and analyze the operational risks involved in the motor business.
- Demonstrate a clear understanding of the organizational complaint processes and the timescales that must be adhered to
- Understand and demonstrate the methods of claims reserving in motor insurance claims.
- Understand and demonstrate the calculation of loss-ratios and loss ratio management strategies.
- Understand the operation of the renewal system for private and commercial motor insurance.

16 Motor Insurance- Underwriting & Pricing

Insurance Code

Bank Code

4735

Specialization



1 Day



Senior Individual Contributor, Team Leader/Manager, Unit Head/Division Head

Purpose

The course aims at discussing how underwriting is done for motor insurance, It also discusses how pricing is done aligning .

Learning Outcomes

After completing this course, learners will be able to:

- It to the risks Understand and apply the principles of underwriting and rating of individual risk in motor insurance
- Learn and master the rating and underwriting considerations specific to:
 - Private motor insurance
 - Motor fleet insurance
 - Commercial motor insurance
 - Motor trade
- Insurance Understand the construction of commercial and private motor
- Insurance policies, with speak reference to:
 - Unified UAE motor policy wording
 - Territorial limits
 - Warranties and conditions.
- Understand the general exclusions and exceptions Understand the use of no-claims discount.
- Understand and learn the method of dealing, non-standard risks

Life & Non-life Insurance



17 Motor Insurance - Claims Management

Insurance Code

Bank Code

4751

Intermediate



1 Day



Entry Level , Senior Individual Contributor, Team Leader/Manager

Purpose

This course is to be enhancing the knowledge base of participants to help them run claim services efficiently and to the settle claims fairly to the satisfaction of the insured. This course is designed for those who want to seek higher positions in claims department.

Learning Outcomes

After completing this course, learners will be able to:

- Claim management & philosophy in non-life.
- Claim negotiations in non-life (tools to effective negotiation).
- Claim quality versus claim expectations.
- Principles and practice in claim handling in non-life

18 Motor Insurance Fundamentals

Insurance Code

Bank Code

4762

Foundation



1 Day



Open to All

Purpose

The course aims at introducing the business and principles of motor insurance. The learners would get a working knowledge of the basics of motor insurance.

Learning Outcomes

After completing this course, learners will be able to:

- Understand and apply the principles of individual and commercial motor insurance
- Understand the structure of the market for private and commercial motor insurance.
- Understand the role of UAE motor federation.
- Understand the non-standard and standard market for motor insurance.
- Understand and explain the difference between insurance and assurance.
- Understand and identify the insurance market cycles and their effect on market practice.
- Occurrence and treatment of bad faith claims

ANNUAL TRAINING PLAN

2025



ENABLING YOUR VISION



INSIGHT E-LEARNING COURSES





COURSE COVERAGE AREAS

- | | |
|----------------------------------|---|
| › AI | › Islamic Finance |
| › Audit | › IT Infrastructure |
| › Blockchain | › Leadership Skills |
| › Business Communication | › Life & Non-life Insurance |
| › Compliance | › Management Skills |
| › Corporate & Commercial Banking | › Personal Development |
| › Credit | › Product Management |
| › Cybersecurity | › Quality |
| › Data Analytics | › Responsible Banking |
| › Finance & Accounting | › Retail Banking |
| › Fintech | › Risk Management |
| › Fraud Management | › Sales, Marketing And Customer Experience |
| › Human Capital Management | › Trade Finance |
| › Insurance Practices | › Treasury, Investments & Wealth Management |

ANNUAL TRAINING PLAN 2025

EMIRATIZATION LEARNING SOLUTIONS

ENABLING YOUR VISION

EMIRATIZATION: KEY FOCUS AREAS

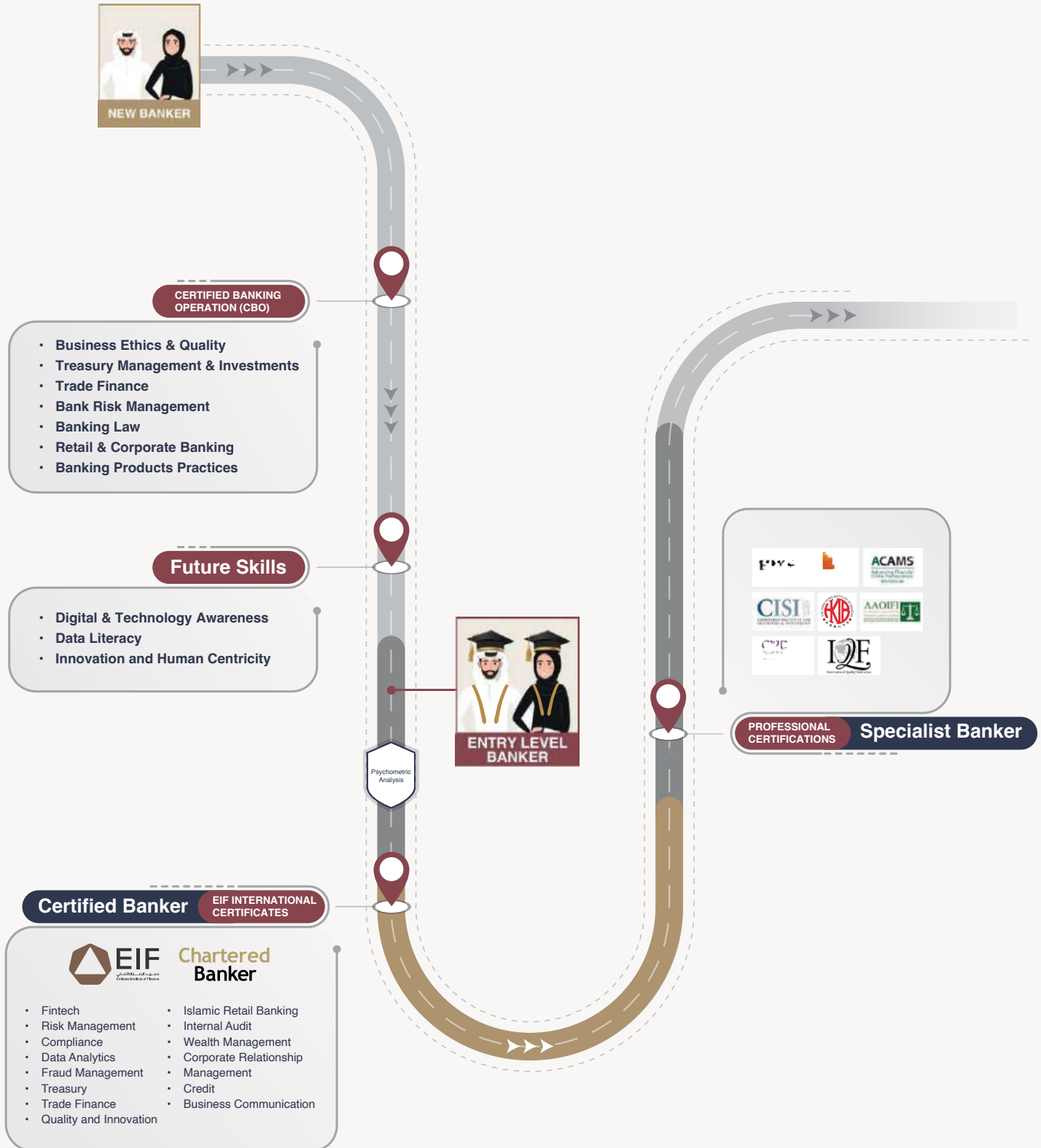
EIF offers learning solutions across all levels to meet the talent development objectives of the industry.



HOLISTIC LEARNING SOLUTIONS FROM NEW JOINERS TO SENIOR LEADERS



FAST TRACK LEARNING JOURNEY FOR FAST TRACK CAREER PROGRESSION



HARNESSING HUMAN CAPITAL MISSION

STRATEGIC KEY MESSAGES

1 Empowering The Financial Sector

The CBUAE will ensure that the financial sector benefits from the right talent, empowered with relevant professional qualifications to contribute positively to the integrity and stability of the financial economy.

The Financial Services sector will be boosted by a developed workforce at the leadership, middle management and new entrant levels.

Stronger workforce skills across four main sectors - Banking, Digital & Fintech, Insurance and HR & Administration.

New Endowment Fund will boost the creation of new Fintech start-ups and financial subsidiaries, expanding work opportunities across the nation.

Drive and promote Emiratisation across the financial sector. The successful are rewarded; others receive encouragement and retraining.

2 Towards the Next 50

Empower Emiratis as part of the "Projects of the 50" to accelerate the UAE's development path. "The main future driver for growth is human capital" (Principle 4).

Build a strong and robust national economy, including the growth, stability and security of the UAE's financial sector, in line with the highest international standards.

By accelerating Emiratisation, training a competitive national workforce will drive sustainable economic growth.

Contributes to Principle 2: "building the best and most dynamic economy in the world" and Principle 7: using the UAE's 'digital, technical and scientific excellence to define its new development and economic frontiers'.

3 Supporting Emiratisation

The 5,000 new private sector jobs created by 2023 will enhance the diversity and growth of the banking and insurance sector and the UAE's economic competitiveness.

The HHM scheme welcomes Emiratis at all levels of financial businesses - entry-level, managers and C - level - to ensure a talent progression to meet future human resource needs.

Emiratis can tap increasingly into technological areas with specific training for the flourishing Fintech sector in the banking and insurance sector.

Significantly enhanced opportunities for Emiratis keen to remain in the financial industry, though upskilling and retraining.

OUTCOME OF HHM PROGRAM

Target

5,000

new jobs by 2026

Banking 3,500

Banking Emiratisation %

45 %

by 2026

current 31 %

Critical Jobs Emiratisation %

45 %

in banking sector by 2026

current 25 %

CXOs Role Emiratisation %

30 %

in banking sector by 2026

current 19 %

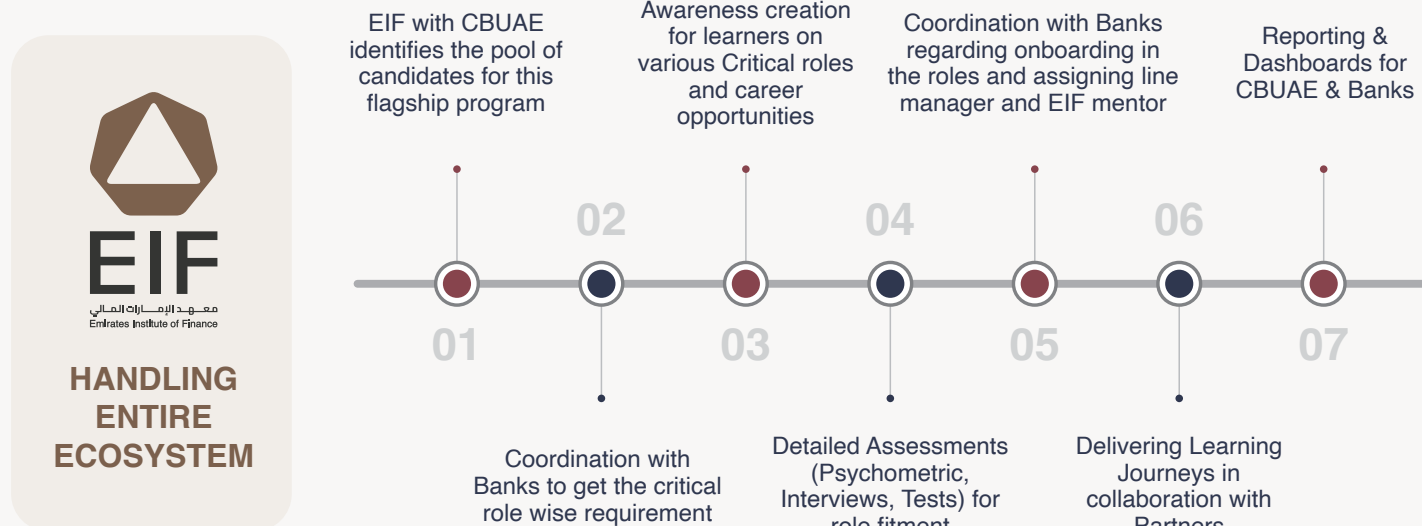
Voting Members in bank's critical Committees Emiratisation %

30 %

in banking sector by 2026

current 16 %

EIF ROLE IN PROJECT EXECUTION



ETHRAA INITIATIVE



LEARNER PROFILE

New Graduates with GPA of 3.0 above from top Universities identified after detailed assessments.

700 new employees every year from 2022

PROJECT OBJECTIVE

Develop talent pool who are

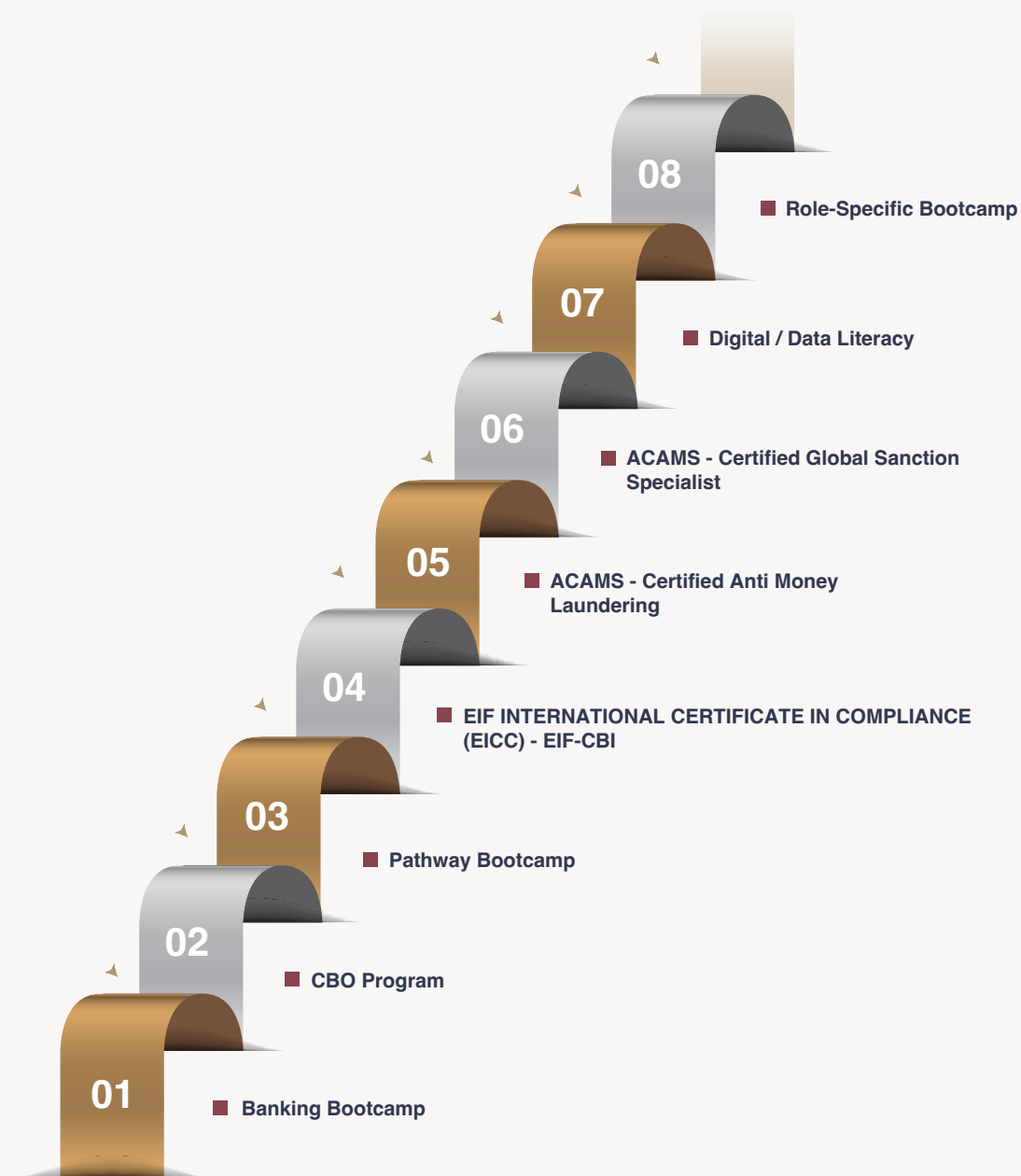
**PROFESSIONALLY
QUALIFIED FOR
THE ROLE**

**SKILLED
FOR THE
ROLE**

LEARNING & CAREER PATHWAY

COMPLIANCE JOURNEY

Learning Journey Time: **Around 2 years**



HARNESSING HUMAN CAPITAL PROGRAM

CRITICAL DOMAIN AREA	PROFESSIONAL QUALIFICATION IN THE LEARNING JOURNEY	ACCREDITING PROFESSIONAL QUALIFICATION BODY
Compliance	<ul style="list-style-type: none"> • EIF-Chartered Banker Institute International Certificate in Compliance • Certified Anti-Money Laundering Specialist (CAMS) • Certified Global Sanctions Specialist (CGSS) 	 Chartered Banker
Audit	<ul style="list-style-type: none"> • EIF-CBI International Certificate in Internal Audit • Certified Internal Auditor (CIA) Level 1 (Internal Audit Practitioner) 	 Chartered Banker <small>Internal Auditors Association 2025, LEADER & SMART</small>
SME & Corporate Banking Relationship Management	<ul style="list-style-type: none"> • EIF-CBI International Certificate in Relationship Management. • LIBF Certificate in Relationship Management (CertRM) • Moody's Certificate in Commercial Credit for Corporate RM • Moody's Certificate in Small Business Banking for SME RM 	 Chartered Banker 
Treasury	<ul style="list-style-type: none"> • EIF - CBI International Certificate in Treasury • Certificate in Dealing - ACI 	 Chartered Banker
Wealth Management	<ul style="list-style-type: none"> • EIF - CBI International Certificate in Treasury • Certificate in Dealing - ACI 	 Chartered Banker <small>CHARTERED INSTITUTE FOR SECURITIES & INVESTMENT</small>
Investment	<ul style="list-style-type: none"> • Certificate in Introduction to investments (CISI- Level 2) • Chartered Financial Analyst (CFA) Level 1 	 CISI <small>CHARTERED INSTITUTE FOR SECURITIES & INVESTMENT</small>
Credit	<ul style="list-style-type: none"> • EIF-CBI International Certificate in Credit Analysis • Certificate in Commercial Credit (Moody's) • Certificate in Internal Financial Reporting-ACCA 	 Chartered Banker 
Trade Finance	<ul style="list-style-type: none"> • EIF-CBI international Certificate in Trade Finance • Certified Documentary Credit Specialist (CDCS)- LIBF 	 Chartered Banker
Risk Management	<ul style="list-style-type: none"> • EIF CBI International Certificate in Risk Management • Financial Risk Manager (FRM) - GARP 	 Chartered Banker <small>FRM Academic Partner</small>

CRITICAL DOMAIN AREA	PROFESSIONAL QUALIFICATION IN THE LEARNING JOURNEY	ACCREDITING PROFESSIONAL QUALIFICATION BODY
Finance / Accounting	<ul style="list-style-type: none"> Association of Chartered Certified Accountants (ACCA) qualification 	
Human Capital Management	<ul style="list-style-type: none"> EIF- CBI International Certificate in Human Capital Foundation Certificate in People Practice (Level 2) Associate Diploma in People Management (Level 3) Associate Diploma in Organisational Learning & Development (Level 5) Associate Diploma In People Management (Level 5) Associate Diploma in Strategic People Management (Level 7) 	 Chartered Banker
Project Management	<ul style="list-style-type: none"> Certificate in Associate Project Management (PMI) Certified ITIL 4 Foundation 	 Project Management Institute.
Procurement	<ul style="list-style-type: none"> Level 2 - Certificate in procurement and supply operations (CIPS) Level 3 - Advanced Certificate in procurement and supply operations (CIPS) 	
Cybersecurity	<ul style="list-style-type: none"> Certified Cybersecurity Technician (CCT) - EC Council Level 1: SSCP (Systems Security Certified Practitioner) from (ISC)² t2. Certified ITIL 4 Foundation 	 Certified Information Systems Security Professional
Data Analysis / Data Engineering / Data Science	<ul style="list-style-type: none"> EIF-CBI International Certificate in Data Analytics 2. Associate Big Data Engineer(ABDE) - (Data Science Council of America) Associate Big Data Analyst (ABDA) (Data Science Council of America) 	 Chartered Banker
Fintech / Digital Transformation	<ul style="list-style-type: none"> EIF-CBI Certificate in Fintech CFTE (Centre for Finance, Technology and Entrepreneurship) - Fintech 360 Programme Certified ITIL 4 Foundation 	  Chartered Banker
Software Programming	<ul style="list-style-type: none"> Full stack developer pathway (Front end, database, frameworks, backend etc) 	
Product Management	<ul style="list-style-type: none"> EIF-CBI Certificate in Product Management Certified Product Manager - AIPMM 	 Chartered Banker
IT Infrastructure & Network	<ul style="list-style-type: none"> CCNA (Certification from CISCO) Certified ITIL 4 Foundation EXIN - Agile Scrum Foundation 	 

ANNUAL TRAINING PLAN 2025

EFFECTIVE BOARD OF DIRECTOR PROGRAM

ENABLING YOUR VISION

RATIONALE FOR THE PROGRAM

Why this program

- Board of Directors have the highest responsibility to ensure effective value creation for all the stakeholders.
- This includes the need to ensure effective governance, value creation, protection of minority shareholders, full compliance with the regulatory requirements apart from value creation for shareholders

Core competencies for a Board of Director

- Given the high responsibility entrusted on them, it is imperative that the Board Members are aware of their duties, rights and responsibilities to all the stakeholders.
- As many members Board of Directors could be experts in other areas other than banking, it is imperative that they acquire banking specific knowledge to effectively discharge their duties.

EFFECTIVE BOARD OF DIRECTOR PROGRAM

PROGRAM OBJECTIVES

1

Understand the corporate governance best practices, rights and duties of the BOD

2

Strategize effectively for value creation with a focus on digital transformation

3

Analyze the importance of capital in the banking in context of BASEL regulations

4

Understand how to effectively manage risk and analyze Risk Rated Return on capital

5

Understand the responsibilities of BOD on the regulatory front including AML/CFT, Consumer Protection areas

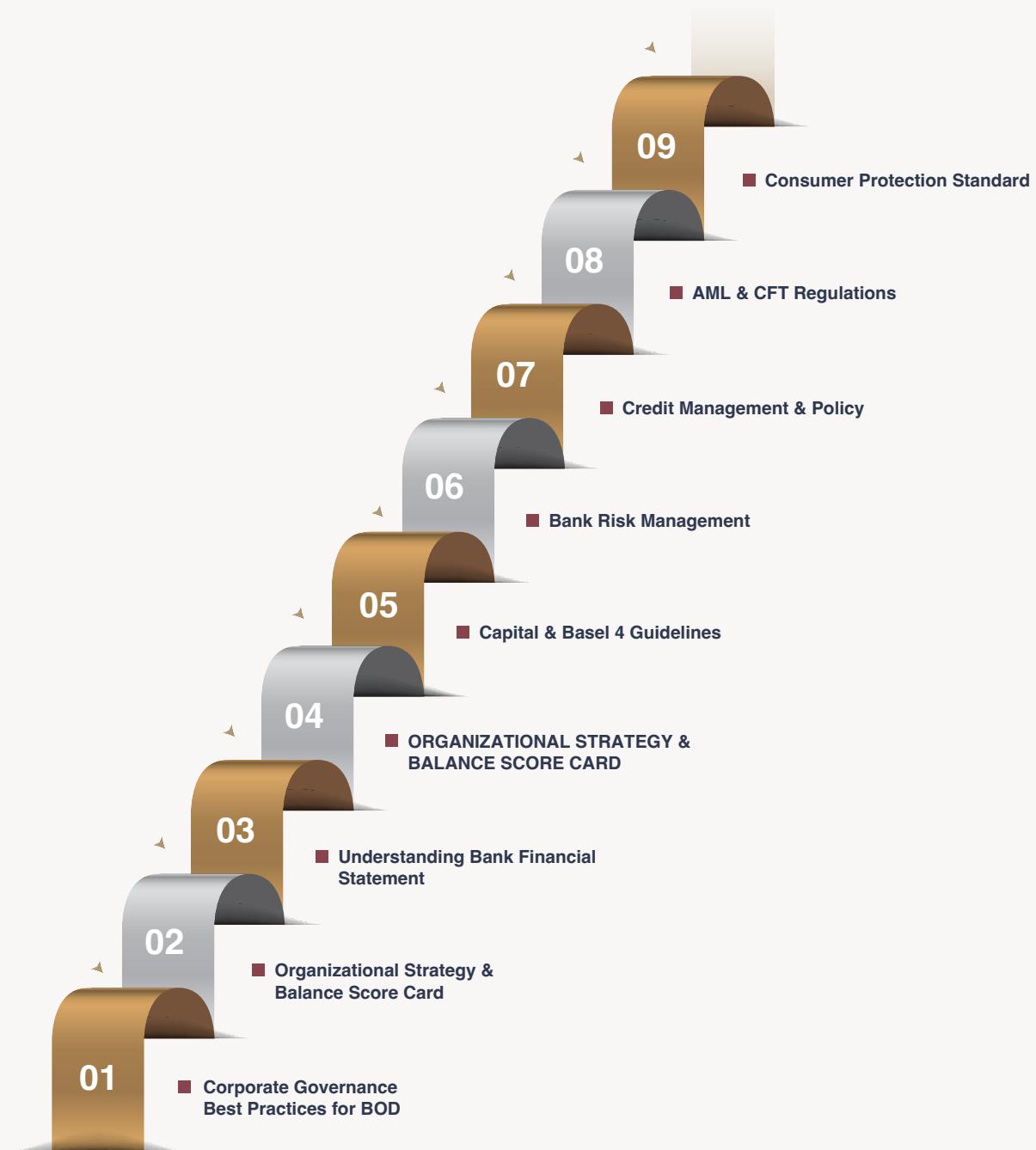
6

Understand the corporate governance best practices, rights and duties of the BOD

PROGRAM DETAILS

BOD PROGRAM PATHWAY

Each sessions proposed as: **1.5 hours**



MODULE DETAILS

01 Corporate Governance

Purpose

The core objective of this module is to give working knowledge about the Corporate governance best practices for the Board of Directors.

Topics

- Corporate Governance : Principles.
- Best practices.
- Role and responsibility of Board committees.

02 Organizational Strategy & Balance Score Card

Purpose

This module focuses on creating strategic organizational alignment and tracking the performance using balance score card approach.

Topics

- Setting strategy.
- Evaluating strategy execution using balance score card.

03 Digital Transformation & Strategy

Purpose

Digital ecosystem and Fintech is disrupting banking business like never before. The Banks must make strategic investments in Technology to remain agile and ahead.

Topics

- Rise of Fintech.
- Digital Ecosystem.
- How AI, RPA, Blockchain can transform Banking.

04 Understanding Bank Financials

Purpose

BOD needs to effectively track the performance of their business. In this regard, they would need to analyze the financial statement of the bank especially Income statement, Balance sheet and financial ratios.

Topics

- Bank's Income statement analysis.
- Balance sheet analysis.
- Bank's performance ratios and interpretation.

05 Capital & Basel Guidelines

Purpose

Capital adequacy is extremely critical for the growth and stability of the Bank. To effectively plan the growth agenda, the board of directors needs to understand the role of capital, types of capital, Basel regulatory guidelines on capital adequacy

Topics

- Role of capital in banking business.
- Tier 1 and Tier 2 capital.
- Capital adequacy guidelines as per Basel norms.

MODULE DETAILS

06 Bank Risk Management

Purpose

BOD needs to define the bank's risk tolerance and risk appetite and target ROEs. In this regard, it is very critical for them to understand the various types of risk faced by the Bank and credit risk in greater detail.

Topics

- Risks faced by banks.
- Risk appetite and tolerance.
- Credit risk, Market risk, Operational Risk, Liquidity Risks.

07 Credit Management & Policy

Purpose

BOD has a key role to play in defining and monitoring the effective lending policy and practices. They should effectively monitor the credit risk and prudential guidelines to ensure the health of the bank and interest of depositors.

Topics

- Credit Policy.
- Credit Risk Management.
- Loss recognition: IFRS - 9 and prudential guidelines.

08 AML AND CFT GUIDELINES

Purpose

BOD are dutybound to ensure that there are no Anti Money Laundering and Terrorist Financing risks emanating from their organization. The BOD are expected to be extremely prudent in ensuring the compliance to the CBUAE regulations.

Topics

- AML and CFT.
- Areas of potential risks.
- Regulatory responsibilities for BOD on AML/CFT.

09 Consumer Protection Regulation

Purpose

Consumer Protection Standards (CPS) is a major regulation implemented by CBUAE for protecting the interest of the consumers and stability of the financial system. The BOD has specific responsibilities in the implementation of the standard failing which there can be regulatory action.

Topics

- CBUAE Consumer Protection Standards.
- Responsibilities of BOD in Consumer Protection Standards.

ANNUAL TRAINING PLAN

2025

ENABLING YOUR VISION