

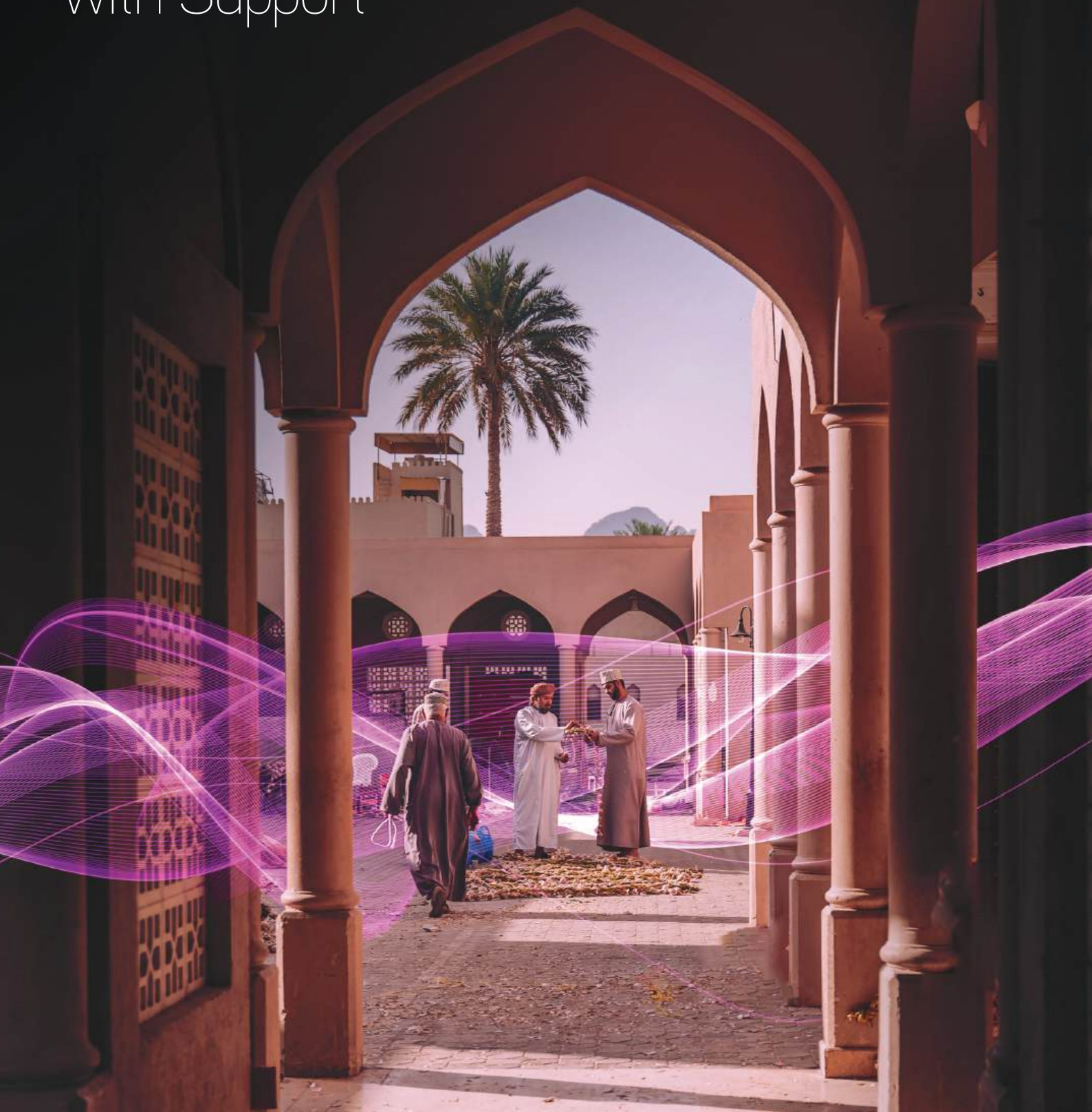


كلية الدراسات المصرفية والمالية
College of Banking and Financial Studies

40 عامًا من التميز
في التعليم والتدريب
40 Years of Excellence
in Education & Training

ANNUAL Training Plan 2024-2025

Leading the community with Support



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Bank Nizwa





WELCOME TO CBFS

ANNUAL TRAINING PLAN 2024-2025

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

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

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

Another focal area of the College is corporate training. The Annual Training Plan of the College for 2024-25 envisages conducting about 74 courses for the banking and financial sector, in Muscat as well as in Regional Centres, covering a wide variety of topics in functional and managerial (soft) skills. These courses are designed and delivered by internal faculty and guest speakers with vast operational and training experience across various regions/markets. The training is delivered in physical and virtual modes.

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

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

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

The current building in Baushar was opened in 2005. Considering the near four-fold increase in the student strength since then and the envisaged doubling of this strength, a state-of-the-art annexe building with 4 storeys was constructed in 2019.



From the words of His Majesty the Sultan

Nation building and development are a public responsibility that requires the commitment of all, without exempting any one from their role, in their respective specialties, and within their capabilities.

Address by His Majesty Sultan Haitham bin Tariq

On February 23, 2020





**His Majesty
Sultan Haitham Bin Tarik**



**Late His Majesty
Sultan Qaboos bin Said**

FROM THE CHAIRMAN'S DESK



The academic year 2023-2024 witnessed a spate of activities by the College.

Under the collaboration with the London Institute of Banking and Finance (LIBF), UK, which has a rich heritage of over 140 years, various training courses on latest topics of current relevance such as Green Finance, Private Banking, Risk Management and Sustainability were offered. The College plans to leverage on this strategic alliance to offer more new training courses in greenfield areas of banking. The collaboration with the International Compliance Institute (ICA), UK was also launched through value-adding offerings in the GRC areas

(Governance, Risk and Compliance).

An MOU was signed with Bahrain Institute of Banking and Finance (BIBF) for cross-border collaboration in all areas of conventional and Islamic banking. This collaboration is expected to open the doors for a spate of new training course offerings.

The ninth batch of open enrollment Certified Bank Branch Manager was successfully completed with 24 participants from 5 financial institutions. The fourth batch of open enrollment Certificate in Risk Management program was also completed. In acknowledgement of the increasing role and significance of women leadership at the senior level, a Seminar on Women Leaders in Banking and Finance was organized to coincide with the International Women's Day, with sessions by 7 senior feminine leaders in banks and financial institutions.

I am happy to present the Annual Training Plan for 2024-25, which incorporates a wide range of courses identified from a Training Needs Analysis (TNA) survey of the banks. These training courses will be conducted by qualified and experienced faculty of the College, with the specialised support of guest speakers, comprising of subject experts in specialized areas/topics from banks and other sectors.

I would like to extend my sincere appreciation to all the stakeholders of the College, especially the banking and financial sector in Oman, for their relentless support and encouragement. I would also like to express my immense gratitude to the leadership at the Central Bank of Oman for their ceaseless guidance and support. Above all, I would like to acknowledge the visionary leadership of His Majesty Sultan Haitham Bin Tarik Al Said, Sultan of Oman.

DR. KHALFAN MOHAMED AL BARWANI

Chairman of CBFS Board of Directors

DEAN'S FOREWORD



I am delighted to present the Annual Training Plan of the College of Banking and Financial Studies (CBFS) for the academic year 2024-2025.

The training plan consists of about 74 training courses classified into 12 major heads of functional and managerial skills. This includes training courses offered in the evenings and targeted to the Regional Centres. The courses will be offered under two channels i.e. face-to-face and virtual – to balance the personal touch of face-to-face with the neutralization of time and distance constraints made possible by virtual learning.

The training offerings are based on the responses of banks to the annual Training Needs Analysis (TNA) survey conducted in Q1 of 2024 (followed by a workshop of the training managers of banks to validate the findings of the survey), the Oman Vision 2040 and latest trends in industry. The number of bilingual speakers is increased to cater to the needs of a wider audience. The College had called for applications for guest speakers from industry professionals in Q1 of 2024 and some applicants are also included in the list of guest speakers based on best-fit to the topics. The College continues to leverage on its association with the professional Chapters under its sponsorship i.e. ISACA (Information Systems Audit & Control Association), ICAI (Institute of Chartered Accountants of India), IIA (Institute of Internal Auditors), ACFE (Association of Certified Fraud Examiners) and CFA (Chartered Financial Analyst) through joint training offerings in their respective areas of expertise.

During the last academic year 2023-2024, the College welcomed about 3500 participants mainly from banking and other financial sectors for about 200 training courses. A consistent focus on the quality of training delivery through blended methodology and on-line tools has resulted in a participant feedback score of 4 and above (on a scale of 5) for over 95% of the courses, indicative of a high level of satisfaction of the participants.

I would like to thank our partners in the banking and financial sectors for their ongoing support and patronage to all our endeavours and to our College staff for their relentless efforts that enabled the smooth and successful completion of the last Training Plan.

While the College continues to be the flagship training provider for the banking and financial sector in Oman, it has also extended its offerings to the non-financial sectors. We remain committed to continuously evolve with the changing times to support the ever dynamic strategic priorities of our stakeholders in 2024-2025 through curated training offerings combining global best practices with local feel and relevance.

DR. ZAHRAH AL SALT

Dean



TRAINING TEAM



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OUR TRAINERS



DR. ABDULLAH AL RIYAMI

Assistant Professor and Head- Management & Marketing, UG Studies Dept. at CBFS. His experience spans over 13 years. He previously held the position of Head of Mass Communication Department at UTAS. He holds a PhD in Communication Arts and Sciences from Michigan State University, Michigan, USA and Master of Communication from Bond University, Australia. He also has a Master's degree in Leadership and Management from Thunderbird School of Global Management at the University of Arizona, USA, in collaboration with the Royal Academy of Management. He conducts training in leadership, crisis communication, digital marketing, public relations and branding, risk communication and corporate social responsibility.



DR. AHMED AL ABDALI

Director – Continuing Education Dept. at CBFS. His teaching career started at SQU as an English language lecturer for about two decades and for the past four years he also served as Deputy Director of the Centre of Community Service and Continuing Education, SQU. He has a BA in English Language from SQU, and an MA and a PhD in Education from Monash University, Australia. He conducts training in business communication and business writing.



MS. DINA AL MAIMANI

Deputy Director- PG Studies Research & Innovation Department at CBFS and Strathclyde Business School's Oman Centre Manager. She has over 17 years of experience in varied fields (including education management , banking, marketing , media). She has an MBA (with Merit) from Strathclyde Business School (with Project Distinction in Entrepreneurship Studies) and holds a BSc in English Language and Literature from SQU. She is the winner of Al Mar'a Excellence Award 2022 for "Omani Woman Achiever in Educational Service". She conducts training in customer service and soft skills.



MS. HIND AL SAADI

Lecturer at the Centre for Preparatory Studies of CBFS. She has 12 years of experience in teaching in higher education institutions. She was previously Deputy Director of the Language Centre at Muscat College. She has done her MSc in Educational Leadership from University of Leicester, Bachelor's in English Language and Literature from SQU and Professional Diploma in Teaching from Ajman University. She conducts training in communication skills and business writing.



DR. K. RAJESH NAYAK

Director - Center for Training at CBFS. He has over 29 years of banking and training experience. His last position was Head of Training and Development at National Bank of Oman (NBO). He is a double Graduate in Commerce and Law, a double Postgraduate in Commerce and Business Administration (MBA) and a Certified Associate of the Indian Institute of Bankers (CAIIB). He has a Doctorate in Business Administration. He holds various professional certifications including Omega Credit Skills Development, Creative Train the Trainer, NLP for Trainers, Kirkpatrick Certificate in Training Evaluation, besides the Introduction to Investments, Islamic Finance Qualification (IFQ), International Certificate in Wealth and Investment Management (ICWIM) and Certificate in Ethical Artificial Intelligence (CEAI) of CISI, UK. He also has a Certificate of Occupational Assessment (Levels A & B) from British Psychological Society and Advanced Diploma in Credit from the Chartered Institute of Bankers (CIB), Scotland. He has attended Leadership and Strategy courses of Queens School of Business, Canada, K3 Performance, UK and Bridges Consulting, Singapore. He conducts training on retail banking, corporate credit, risk management.



OUR TRAINERS



MR. M. GNANENDRAN

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



MR. MIRZA JAMAL AHMED

Lecturer at CBFS. He has over two decades of experience in data science, machine learning, image recognition, forensics analysis, project management, network administration, database designing and administration, e-learning technologies, information security, cloud computing, and general-purpose applications. He is certified in Managing Cyber Security from CISI, UK, a graduate of Oracle DBA and Developer from NICON. He holds MS in Computer Science. He conducts training in data science, information security, project management and MS Office applications.



MR. MOHAMED FARZAN

Lecturer at CBFS. He has 2 decades of training experience. He is a member of both CIMA and ACCA. He is the first CISI certified trainer in Oman and possesses their 4 certifications in key areas including Securities and Investment, Wealth Management, Investment Management, Islamic Finance Qualification (IFQ), besides the CIMA Diploma in Islamic Finance. He teaches in ACCA and CFA. He also has an MBA from the University of Jayawardenapura. He is adjunct faculty for University of Bradford and local counselor for University of Strathclyde.



DR. NAGIB OMAR

Assistant Professor at CBFS. He holds a PhD in Business Administration (Finance) from JKUAT, Kenya. He acquired his BCom (Finance and Banking) and MBA (Finance), both from Egerton University. He also holds two professional certifications: Certified Investment & Financial Analyst (CIFA) and Certified Islamic Finance Executive (CIFE). He conducts training in finance and Islamic finance.



MS. SAMIA AL JAHWARI

Head of Academic Support at CBFS. She has two decades of experience in teaching and training. She holds a Bachelor of Science in Information Systems and a Master of Business Administration from SQU. She conducts training on MS Office applications and MS Power Business Intelligence.



MS. SUJATA SURESH

Lecturer at CBFS. She has over 2 decades of teaching experience. She is a Cost and Management Accountant from ICAI and holds a Master's degree in commerce. She has also completed the IFRS certificate course from AICPA & CIMA. She is local counselor for University of Strathclyde. She conducts training in corporate credit, finance and accounting.



CA SUJATHA BHAT

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

OUR TRAINERS



MR. VAHEED Z. UBAIDULLAH

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



DR. YAQOOB AL GHATRIFI

Assistant Professor at CBFS. He has teaching experience of over 2 decades. He holds a PhD in Education from the University of Reading, as well as a MA and BA in TESOL (both from the University of Leeds). He conducts training in business communication, business writing and soft skills.



DR. YOUSUF AL BALUSHI

Bringing a wealth of experience in the higher education sector, His experience is spanning over 17 years in various academic and administrative capacities. His professional journey includes critical roles in a University of Technology and applied Science, where he served as assistant Dean Administrative and Finance, Head of Business Studies Department, Head of Accounting department. He holds PHD of philosophy in Financial and Banking regulation from the University of Hull, UK. Additionally, he earned a Master of Science in Finance from the University of York, UK, Dr. Yousuf academic journey also includes a Bachelor's degree in Finance from SQU.



MR. YOUSUF AL KHANBASHI

Lecturer at the Centre for Preparatory Studies of CBFS. He holds a Master's degree in Digital Technologies, Communication and Education from University of Manchester - UK. He holds a Bachelor's degree in Instructional and Teaching Technologies from SQU. His teaching experience spans more than 13 years. He conducts training on MS Office applications.



DR. YOUSUF AL MABSALI

Assistant Dean for Academic Affairs at CBFS. He is also an OQF External Reviewer at OAAAQA. He has over 17 years of experience. He previously served as the Dean of Economics and Business Administration at UTAS, where he provided pivotal strategic guidance and spearheaded teams to develop academic programs for both UG and PG students. He also held the positions of Assistant Dean for Academic Affairs and Assistant Dean for Administrative and Financial Affairs at UTAS. He has a PhD in Accounting and Finance from Brighton University, UK, a Master of Finance from Stirling University, UK, and a Master of Professional Accountancy from the University of London, UK. He also has several professional certifications, including ACCA (UK), and Certified KPI Professional accredited by The KPI Institute, Australia. He is also a member of the Institute of Public Accountants (IPA), Australia, and Institute of Financial Accountants (IFA), UK.



DR. ZAYNAB NADIM

Assistant professor at CBFS. She has a PhD in Management from the University of Technology, Malaysia and Master's and Bachelor's degrees in Business Administration from Al Mustansyriah University in Iraq. With over 20 years of academic experience, she has been adjunct faculty for the University of Staffordshire, the University of Bradford, and the University of Strathclyde. She conducts training in change management and soft skills.

OUR GUEST SPEAKERS



MR. ABBAS NAJWANI

Acting Head of Customer Experience at Sohar International. He has over 22 years of expertise in strategic planning, business development, product development & management, marketing & sales, financial consumer protection. He has an MBA from University of Bedfordshire and Bachelors in Commerce and Economics from SQU.



MR. ADITYA JITANI

Head - Risk Management (Credit Risk) in Bank Muscat. He has developed various credit risk methodologies and rating models for corporate, SME and retail portfolio in the bank. His core competencies lie in the areas of credit risk evaluation, risk quantification methodologies, implementation of advanced approaches of Basel and IFRS 9. A Chartered Accountant from ICAI, he has over 20 years of experience in banking and credit risk.



MS. AFRA AL ZADJALI

Senior Analyst at Oman Investment Authority. She has a Master's Degree in Finance from Cranfield University. She is a certified debt collections trainer with over 7 years of experience managing distressed portfolios (Retail & SME) in two leading international banks. Her expertise is in quality assurance, strategy and litigation within debt management functions.



MR. ALI AL ASMI

General Manager- Investment and Treasury Directorate at CBO. He has ACCA certification, MBA, and is pursuing research for PhD. He has worked with CBO for the last 27 years, in various positions, including accountant, Chief accountant (the first Omani to occupy this position) and in-charge of Banking Operations Dept. He was thereafter promoted to Acting General Manager of Financial Affairs, before moving to his present position. His teaching and training expertise is in accounting and finance.



MR. A.V. MANOHAR

Finance professional with a rich experience of 40 years as the Head of Finance function for various companies in Oman and India. His last position was Chief Financial Officer at Oman & Emirates Investment Holding Company. His expertise is in accounting, finance and audit.



MR. AZHAR HAMID

Head of Shari'a Audit and Compliance Department of Ahli Islamic, Ahli Bank. He has extensive knowledge and experience of Shari'a governance and compliance, Shari'a auditing, Shari'a risk management and products' structuring over 18 years. Previously, he was Deputy Head of Shari'a Department at Doha Bank, Manager Shari'a Compliance at Dubai Islamic Bank Pakistan, Lecturer Islamic Banking and Finance at International Islamic University Islamabad (IIUI) and Research Associate to President of IIUI. He holds MSc. and MPhil degrees with specialization in Islamic banking and finance from IIUI. Additionally, he has studied Shari'a under Darse Nizami Pakistan. Currently, he is pursuing PhD degree in Islamic Banking and Finance at INCEIF University, Malaysia. He has accomplished several professional certificates such as Durham University Islamic Finance Certificate, AAOIFI's CSAA, IFSB Standards Certificate, EY Islamic Banking Profit Calculation Certificate, Dar ul-Mashwara Qatar Shari'a Auditing Certificate.

OUR GUEST SPEAKERS



MR. DEVESH SHARMA

Senior Manager (Head)- Internal Audit in Oman Refreshment Co reporting to the Chairman of the Audit Committee. He is a CA and has also HDDS Certified Internal Auditor (CIA), CRMA (Certified Risk Management Assurance) certifications more than 19 years of post-qualification experience in Internal Audit and Finance Control. He was earlier working as Senior Manager of Compliance and Manager of Internal Audit in SABMiller (the Second Largest beer manufacturing company in the world). He is a past Board Member of IIA, Oman Chapter.



MS. FADHILA AL FARAJ

Advisor to the Executive Director of IMF, USA and previously Head of Statistics at CBO. Her professional journey has included a prestigious Fulbright fellowship and tenure at the International Monetary Fund (IMF), where she managed statistics for both advanced and emerging economies and delivered various capacity development missions, such as workshops for G20 and Financial Stability Board economies. With a keen focus on advancing cross-border statistics and financial initiatives, she leads the dissemination and analysis of Balance of Payments and the International Investment position, besides spearheading crucial meetings with international organizations and credit rating agencies. She is the taskforce head of CBO and Oman Credit and Financial Information Centre (Mala'a) Digital Transformation, a strategic endeavor aligned with Oman Vision 2040. She has a Master's degree in Economics from Illinois State University, USA.



DR. FATIN AL ZADJALI

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



MR. HAITHAM AL RAISI

Associate Vice President Fraud Risk Management at Sohar International and Board Member of ACFE- Oman Chapter. He has over 15 years of experience. He was previously Manager Investigation - Financial Crime Threat Mitigation, HSBC. He holds M.Sc. in Finance and Management. He has also completed various professional certifications such as Certified Fraud Examiner (CFE), Certified Anti-Money Laundering Specialist (CAMS), Diploma in Islamic Finance (CIMA), and Diploma in Governance, Risk & Compliance and Diploma in Financial Crime Prevention (ICA, UK). He has also attended Leadership courses conducted by Queen's Smith School of Business, Canada and ISB, India. His areas of training expertise are retail banking, fraud risk management, compliance and financial crimes investigation.



MR. HISHAM MOOSA HASSAN

Senior Vice President at Sohar Islamic, Sohar International. With experience exceeding 18 years in both local and international banks, he has specialized in wholesale banking, risk management as well Financial Institutional Relationships. In addition, he has served as a senior treasury manager at Oman Investment Authority (OIA). He graduated from SQU and has Masters degree from University of Bradford. In addition, he is a Certified Credit Analyst by Moodys Analytics.

OUR GUEST SPEAKERS



MS. JINAL DHIRAJLAL BAKHAI

Cyber Security Systems Engineer at MHD Infotech LLC. She has a Master's degree in Cybersecurity and Digital Forensics from the University of Bedfordshire. Her professional journey is marked by diverse experiences across the cybersecurity spectrum such as Cyber Security System Engineer, IT Support Specialist, and Cyber Security Researcher. In addition to her professional commitments, she has delivered training sessions on cutting-edge topics such as AI in Cybersecurity, AI in Fraud Investigations, Security in Cyber-Physical Systems, and Security in IoT.



MR. JUMA AL JABRI

Chief Dealer at Bank Dhofar. He has over 17 years' work experience in Treasury and financial products. He has worked in different banks in the areas of money market, fixed income, interbank, commodities and fx corporate sales. He has a Bachelor's degree in Business Administration from SQU and an MBA from University of Strathclyde. He is also one of the few professionals in Oman having both ACI Dealing Certificate and ACI Diploma, having passed both examinations with merit. He is currently board member and Oman representative in Inter-arab Cambiste Association (ICA).



MR. KARTHYIC SUBRAMANIAN

Deputy Head of Sales at Bank Muscat. He has over two decades of experience in priority & personal banking, wealth management and customer relationship management with focus on managing multiple sales teams, directing sales, service and distribution of banking products across liabilities, assets & wealth services for various customer segments such as mass, affluent NRIs & government services through multiple channels including bank branches, outbound sales teams, relationship teams & other alternate channels. Prior to joining Bank Muscat, he worked with HSBC Bank Middle East in Oman. This was preceded by a decade long experience in India with various reputed banks. He has done an Executive Program in Management (Leadership, Finance & Strategy) from Columbia Business School. He holds an MBA (Finance & Systems), BA (Economics) and has also done Fundamentals of Financial Planning Certification of CISI, UK.



MR. MAJID AL ZADJALI

Head of Business Continuity Management at Sohar International. He has 21 years of experience in local banks in the areas of MIS, BCM, IS and IT Audit. He has a Diploma in Programming from Higher College of Technology and a Bachelor in Computer Hardware and Networking from Middle East College. He also has Certification of Business Continuity Management (CBCI) from Business Continuity Institute. He has Implemented ISO 27001 with certification in a local bank.



DR. MANISH DHAMEJA

Chief Wholesale Banking Officer at Sohar International. A seasoned banking professional with 30 years of experience across South Asia, GCC and Africa. Previously he had strong leadership experience in project finance, corporate finance, commercial banking and risk management in leading institutions like Standard Chartered Bank & ICICI Limited. He has successfully led multiple businesses across India, South Asia, Africa and GCC. He is an Engineer, MBA, CFA and has recently completed doctoral program from Indian School of Business (ISB).

OUR GUEST SPEAKERS



DR. MOHAMED DAMAK

Senior Director/Sector Lead Financial Institutions & Global Head of Islamic Finance S&P Global Ratings (SPGR) in the Emerging EMEA region. He also co-heads the Emerging Market Global Industry Focused Team and is a member of several senior forums and research labs including the Digitalization of the Markets Research Lab. Prior to joining SPGR, He worked as a Principal Credit Risk Officer for the African Development Bank in Tunis. From 2006 to 2010, he worked for SPGR covering conventional and Islamic financial institutions in the Middle East and North Africa region. He holds a PhD in Finance and Master in Money, Banking and Finance from University of Paris 2, Pantheon Assas and a Master's degree in Financial Institutions Management from Ecole Supérieure de Commerce de Tunis. His areas of expertise include emerging markets financial institutions, the digitalization of the financial services industry (including cryptocurrencies, stable coins, tokenization, and digital bonds) and Islamic finance.



MR. MOHAMMED AL WADHAHI

Talent Development Manager at Oman Arab Bank. His expertise is in organizational psychology, leadership development, growth mindset, coaching and mental health. He is an ICF credentialed coach with 6 years of experience in training and development in the healthcare and the banking sector.



MR. MOHAMMED ANWAR AL BALUSHI

A former banker with over 27 years of experience in internal audit and branch operations. He was earlier Executive Manager in the Executive Project Management Office, Unit Head of Assessment Center and Deputy Head-Learning and capability development at Sohar International. He is a certified trainer, has an MBA from Bedfordshire University, UK, and is a member of CIPD, UK and ACFE. He holds a banking diploma from CBFS. He has Psytech Testing Certificate and International Compliance Association (ICA) certificate. He is certified by Korn Ferry in the assessment of leadership potential. He also has PMP and CISA certifications. He is a columnist and books reviewer for Oman Daily Observer, Times of Oman and The Arabian Stories newspapers. He has authored a book on "Modern Techniques of Bank Branch Auditing".



MR. MOHAMMED NABIULLA

Learning & Development Manager at National Bank of Oman. He has over 18 years of diversified banking experience across, Retail, Insurance, Sales, Marketing and learning & Development functions. He specializes in Managing Learning Team, Content Development & Design, Development & Delivery of Engaging Learning Initiatives, Evaluation of Training Effectiveness & Performance Improvement, Leadership & Soft Skills Facilitator, Behavioral Trainer, Sales Trainer & Performance Coach, Outbound Experiential Trainer, Psychometric Testing & Assessment Centers, E-Learning Solution Specialist, E-Learning Content Development Learning Management System Hosting Relationship Management. He has previously worked with Mashreq Bank UAE, Qatar & Bahrain & ICICI Prudential Life Insurance co in India. He has Master degree in Finance & Marketing from AIMS India, he is Certified Life Coach from Achology- The Academy of Applied Psychology UK. Certified Occupational Assessor from EFPA UK. Assessor & internal Quality Assurance from ILM UK. DDI Certified Leadership Facilitator USA, Certified Experiential Trainer from IIPE Canada, Certified Outbound Trainer, Certified Trainer Proactive Relationship Banker from Cohen Brown Management group INC USA.

OUR GUEST SPEAKERS



MR. MURAHARI NAIK

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



CA. NALIN CHANDNA

He has over two and a half decades of corporate finance, management and board level experience across industries, organizations, functions and geographies. He is a certified Leadership Coach and trainer. A qualified CA from ICAI, India, he is a TEDx speaker. His areas of training expertise are leadership development, personal growth, renewables and sustainability policies & reporting frameworks. He was previously the Managing Director for Petregaz Middle East & India. Prior to this, he had a long tenure as the Group CEO of National Gas Company of Oman and a Board member at its subsidiaries across multiple geographies. He has also worked with Monsanto, WalMart, Motorola, Carrier Airconditioning and Ernst & Young.



CA. NAT VORA

Senior Advisor with AJMS global with specific focus on sustainability & ESG, risk advisory, & business consulting. He has over 3 decades of experience in finance and accounting, specializing in startups, mergers and acquisitions, and capital raising for energy, telecom, retail, and banking. He is also the Founder and CEO of StrategiX Advisors with services in Muscat, UAE, Bahrain, Qatar and India. His last job was as the CFO of Solar Wadi, the first independent Omani company that invests in, builds, and operates renewable energy power plants. He is a qualified CA from ICAI, India and is also a CPA.



MR. NUWAN SUMANASEKARA

Head of Credit and Operations – Najahi Business Banking, Bank Muscat. He has over 25 years of banking experience in the varied areas of MSME credit, consumer credit, credit risk management, business banking, operations and strategy. He previously worked for Hatton National Bank in Sri Lanka, Abu Dhabi Commercial Bank in U.A.E. and RAK Bank in U.A.E. He holds Associate ACMA, CGMA designations awarded by CIMA & AICPA respectively. He also has an MBA degree from Postgraduate Institute of Management in Sri Lanka.



MR. RATHEESH SUDHAKARAN NAIR

Banking Development Executive with the Regulation Directorate at CBO. He previously held management positions in one of the leading commercial banks in India, with over 11 years' experience in treasury, cash management services, corporate and retail banking. He also has over five-years' experience in Risk Management at one of the leading Stock Broking players in India. He holds a Masters in Commerce and MBA. He is a Certified Associate of the Indian Institute of Bankers (CAIIB) and has certifications from National Institute of Securities Market (NISM) & National Stock Exchange (NSE) on derivatives, capital market, commodities market, depository operations and mutual funds.

OUR GUEST SPEAKERS



DR. RIYAD MUSTAFA ABU SHHADEH

Banking Expert at CBO. He has 28 years of central banking experience, he is also enrolled at the IMF roster as an expert in the field of Financial Stability and Banking Supervision. He started his career at the Palestine Monetary Authority (PMA) in 1996, where he held the posts of Director of the Banking Supervision Department, Assistant Governor for Financial Stability and the Deputy Governor. He has Ph.D in Risk Management from Nagpur University- India under a prestigious ICCR scholarship. He also has a Master's Degree in Finance, Regulation and Risk Management from ICMA Center -University of Reading – in UK under the prestigious Chevenings Scholarship. He also holds Master's degree in Banking and Business Finance from the University of Baroda, India and B.Com with distinction' from Nagpur University, India. He represented PMA as a board member in several organizations and committees notably Deputy Governor at the Arab Monetary Fund, Palestine Capital Market Authority (PCMA), the National Committee for Combating Money Laundering & Terrorist Financing, UN Resolutions Implementation Committee, Palestine Banking Institute and the Council of Auditing Profession, the Palestinian Social Security Institution, the Board of the Higher Education Institutions, the IMF Middle East Technical Assistance Center (METAC)- Beirut- Lebanon. He represented PMA on the Arab Committee on Banking Supervision (ACBS) and the Arab Financial Stability Team that is affiliated to the Council of Governors for the Arab Central Banks and Monetary Agencies, the Arab Monetary Fund.



MS. SUHAILA AL MAWALI

A former employee of the Tax Authority with over 20 years of experience in tax services. She also worked at EY Oman. She holds a Bachelor's degree in Finance from SQU and a Master of Professional Accounting from the University of Western Australia. She is in the process of finalizing her ACCA and PMP certifications.



DR. SUNIL GUPTA

Chief Learning Officer and Innovation Instigator, Ideas, Oman, UAE and India. He has done Post Masters Research and Advanced Training in HR at New York University, USA. He has an M.Phil. & Ph.D. in Management. He holds various certifications including Lifetime, Master Trainer, Dr. Edward de Bono Creativity Tools, Master Black Belt, Six Sigma- Motorola University, USA, Certified CPS- Creative Problem Solving- CPSI/ CEF: Introduction, Advanced tools, Building & Sustaining a Culture of Innovation, Certified Facilitator, Design thinking, Certified TRIZ Expert (Russian Theory of Inventive Problem Solving), USA, Certified Trainer, Mind Mapping, Buzan Centre, UK.



MR. VENKAT B

He has over 22 years of experience in the areas of cyber threats, cyber-Security, OT and cloud security, data governance, and IT governance. His experience spans across multiple industries like IT services, banking, telecom, energy, oil and gas, manufacturing, healthcare and automobile with global companies like Accenture, IBM, Tata Communications, Vodafone, and Wipro. His focus is on delivering comprehensive security and risk solutions aligned with industry standards and regulations (ISO27001, NIST CSF, ISA62443, COBIT, DAMA, PCI-DSS, HIPAA etc.). He holds various certifications, including CISSP, PMP, TOGAF, DAMA CDMP, CRISC, CEH, CISA, IBM-Blockchain Solution Advisor and AWS Security.

OUR GUEST SPEAKERS



MR VENU DAGA

Head of Retail Credit Risk at Bank Muscat. He is a qualified engineer with over a decade of working experience in various geographies. He previously worked with banks like HSBC and Citibank in India followed by Mashreq Bank in the UAE. His expertise spans the areas of risk management, advanced analytics, quantitative & predictive analysis building and managing credit risk models.



MR. VENU KRISHNAN

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



MR. VIKAS KUMAR

Director – Investment MIS and Transaction Support at Oman Investment Authority (OIA) where, he, inter-alia, oversees the analysis of financial data of OIA's investee companies. He is President of CFA Oman Chapter (under the sponsorship of CBFS). He has over 25 years of work experience in the corporate and financial services sector. He has worked with large Indian conglomerate, investment banks (in India and UAE) and investment firms (PE Fund and Sovereign Wealth Fund). He is a graduate in Electrical and Electronics Engineering, MBA in Finance and CFA Charter holder.



MR. VIKAS SHARMA

Program Manager, Digital Technologies at Bank Dhofar. He has over 18 years of technology leadership and previously led digital banking initiatives for OAB and Bank Muscat including developing and integrating advanced digital banking platforms, enhancing customer experience and operational efficiency, agile transformation projects. He has done B. Tech & PGDBA. He has various certifications including PMP from PMI, Safe PO/PM, Safe Agilest, Prince 2-Foundation & Practitioner.



MS. ZAHRA AL LAWATI

Senior Specialist – Retail Business Partner at Sohar International Academy. She has over 16 years of diversified banking experience across retail banking, operations, customer experience, wealth management and learning and development. She has previously worked with HSBC Bank Oman. She has a Bachelor's and Diploma degree in HR from CBFS & Pearson UK, Vocational Cambridge International Diploma in IT Skills. She is a: Certified Psychometric Assessor by Psytech International, Certified Trainer by New Metrics Training Institute and holds Certified Bank Branch Manager (CBBM) certificate of CBFS.



CBFS ANNUAL TRAINING PLAN

SEPTEMBER 2024 - JUNE 2025

PROGRAM SCHEDULE

Course Title	Location	Start & End Date	Hrs	Days	Speaker	Page No.
CONSUMER (RETAIL) BANKING						
Financial Consumer Protection Regulatory Framework	Muscat	16-17 Sep 2024	12	2	Mr. Ratheesh Sudhakaran Nair	28
Customer Experience	Muscat	23-24 Oct 2024	12	2	Mr. Abbas Najwani	28
Excellent Customer Service for Disabled Customers	Virtual	11,12-13 Nov 2024 17,18-19 Feb 2025	9	3	TBA	29
Complaints Management and Service Recovery	Virtual	2,3-4 Dec 2024 5,6-7 May 2025	9	3	TBA	29
Financial Consumer Protection Regulatory Framework	Virtual	13,14-15 Jan 2025 14,15-16 Apr 2025	9	3	Mr. Mohammed Anwar Al Balushi	28
Customer Experience in Priority Banking	Muscat	22-23 Jan 2025	12	2	Mr. Karthyic Subramanian	30
CBO Rules Related to Retail Banking	Muscat	12-13 Feb 2025	12	2	Dr. K. Rajesh Nayak	30
Wealth Management	Muscat	13-14 May 2025	12	2	Mr. Mohammed Nabiulla	31
CORPORATE & SME CREDIT, TRADE FINANCE						
Certificate in Corporate Credit Analysis - Module I	Muscat	9-10 Sep 2024	12	2	Mr. Vaheed Z. Ubaidullah	34
Analysis and Interpretation of Financial Statements	Muscat	18-19 Sep 2024	12	2	Dr. Yousuf Mohamed Al Balushi	35
Certificate in Corporate Credit Analysis - Module II	Muscat	23-24 Sep 2024	12	2	Mr. Hisham Moosa Hassan	34
Certificate in Corporate Credit Analysis - Module III	Muscat	7-8 Oct 2024	12	2	CA Sujatha Bhat	34
SME Credit	Muscat	16-17 Oct 2024	12	2	Mr. Nuwan Sumanasekara	35
Certificate in Corporate Credit Analysis - Module IV	Muscat	21-22 Oct 2024	12	2	Mr. A.V. Manohar	34
Certificate in Corporate Credit Analysis - Module V	Muscat	4-5 Nov 2024	12	2	Dr. K. Rajesh Nayak & Dr. Manish Dhameja	34
Certificate in Corporate Credit Analysis - Review and Master Assessment	Muscat	19 Nov 2024	6	1	Ms. Sujata Suresh	34
Introduction to Trade Finance	Muscat	2-3 Dec 2024	12	2	Mr. Venu Krishnan	36
Advanced Certificate in Corporate Credit Analysis - Module I	Muscat	6-7 Jan 2025	12	2	CA Sujatha Bhat	36
Advanced Certificate in Corporate Credit Analysis - Module II	Muscat	20-21 Jan 2025	12	2	Mr. M. Gnanendran	36
Structured Products in Trade Finance	Muscat	21-22 Jan 2025	12	2	Mr. Murahari Naik	37
Advanced Certificate in Corporate Credit Analysis - Module III	Muscat	3-4 Feb 2025	12	2	Ms. Afra Al Zadjali	36
Advanced Certificate in Corporate Credit Analysis - Module IV	Muscat	17-18 Feb 2025	12	2	Mr. Venu Krishnan	36

PROGRAM SCHEDULE

Course Title	Location	Start & End Date	Hrs	Days	Speaker	Page No.
CORPORATE & SME CREDIT, TRADE FINANCE						
Advanced Certificate in Corporate Credit Analysis - Module V	Muscat	9-10 Apr 2025	12	2	Dr. K. Rajesh Nayak	36
Understanding Corporate Annual Report and Auditor's Report (with CFA Oman Chapter)	Muscat	15-16 Apr 2025	12	2	Mr. Vikas Kumar	38
Advanced Certificate in Corporate Credit Analysis - Review and Master Assessment	Muscat	17 Apr 2025	6	1	Ms. Sujata Suresh	36
Preparing a Corporate Credit Proposal	Muscat	20-21 May 2025	12	2	Mr. Hisham Moosa Hassan	38
RISK MANAGEMENT						
IFRS 9 and Impact on Problem Loan Classification and Provisioning	Muscat	25-26 Sep 2024	12	2	Mr. M. Gnanendran	40
Business Continuity Management	Muscat	14-15 Oct 2024	12	2	Mr. Majid Al Zadjali	40
Corporate Governance in the Banking Institutions (Arabic)	Muscat	15-16 Oct 2024	12	2	Dr. Riyad Mustafa Abu Shhadeh	41
Introduction to Bank Ratings and Sukuk Ratings, and Seminar on Crypto and Defi (with S&P Global Ratings)	Virtual	16 Jan 2025	6	1	Dr. Mohammed Damak	41
Retail Credit Risk Management	Muscat	21-22 May 2025	12	2	Mr. Aditya Jitani & Mr. Venu Daga	42
Problem Loan Management	Muscat	11-12 Jun 2025	12	2	Ms. Afra Al Zadjali	42
TREASURY & INVESTMENT BANKING						
CBO Rules related to Treasury & Asset Liability Management	Muscat	24-25 Feb 2025	12	2	Mr. Juma Al Jabri	44
PROCESS MANAGEMENT						
Effective Project Management	Muscat	4-5 Sep 2024	12	2	Dr. Abdullah Al Riyami	46
Transaction Banking	Muscat	21-22 Apr 2025	12	2	Mr. Venu Krishnan	47
Design Thinking	Muscat	11-12 Jun 2025	12	2	Mr. Mohammed Anwar Al Balushi	47
LEGAL, COMPLIANCE & AUDIT						
Risk-Based Internal Audit (RBIA) (with IIA Oman Chapter)	Muscat	20 Feb 2025	6	1	Mr. Devesh Sharma	50
Instructions under Law on Combating Money Laundering and Terrorist Financing	Muscat	8-9 Apr 2025	12	2	Mr. Mohammed Anwar Al Balushi	50
Fraud Risk Management	Muscat	14-15 May 2025	12	2	Ms. Zahra Al Lawati	51
Effective Report Writing for Fraud Examiners (with ACFE Oman Chapter)	Muscat	26-27 May 2025	12	2	Mr. Haitham Al Raisi	51

PROGRAM SCHEDULE

Course Title	Location	Start & End Date	Hrs	Days	Speaker	Page No.
HUMAN RESOURCE MANAGEMENT, TRAINING & DEVELOPMENT						
Creative Train-The Trainer	Muscat	3-4 Feb 2025	12	2	Dr. Sunil Gupta	54
HR Analytics	Muscat	2-3 Jun 2025	12	2	Mr. Mohammed Anwar Al Balushi	54
INFORMATION TECHNOLOGY & INFORMATION SECURITY						
Security of Electronic Banking Systems- Cyber Security Resilience Framework (with ISACA Muscat)	Muscat	2-3 Oct 2024	12	2	Mr. Venkat Rao	56
MS Excel-Intermediate	Muscat	21-22 Oct 2024	12	2	Mr. Yousuf Al Khanbashi	56
MS Excel-Advanced	Muscat	9-10 Dec 2024	12	2	Mr. Yousuf Al Khanbashi	57
MS Excel-Intermediate	Muscat	10-11 Feb 2025	12	2	Ms. Samia Al Jahwari	56
Digital Banking	Muscat	19-20 May 2025	12	2	Mr. Vikas Sharma	57
Artificial Intelligence in Banking and Finance	Muscat	26 May 2025	6	1	Ms. Jinal Dhirajlal Bakhai	58
MS Excel-Advanced	Muscat	18-19 Jun 2025	12	2	Mr. Mirza Jamal Ahmed	57
MANAGERIAL SKILLS						
Coaching Skills	Muscat	10-11 Sep 2024	12	2	Mr. Mohammed Al Wadhahi	60
Business Writing - Part I (Letters)	Muscat	16-17 Sep 2024	12	2	Ms. Hind Al Saadi	60
Business Writing - Part II (Memos)	Muscat	9-10 Oct 2024	12	2	Ms. Hind Al Saadi	60
Business Writing - Part III (Reports)	Muscat	6-7 Nov 2024	12	2	Ms. Hind Al Saadi	60
Business Writing - Part I (Letters)	Muscat	8-9 Jan 2025	12	2	Dr. Yaqoob Al Ghatrifi	60
Negotiation Skills	Muscat	15-16 Jan 2025	12	2	Dr. Zaynab Nadim	61
Business Writing - Part II (Memos)	Muscat	5-6 Feb 2025	12	2	Dr. Yaqoob Al Ghatrifi	60
Business Writing - Part III (Reports)	Muscat	7-8 Apr 2025	12	2	Dr. Yaqoob Al Ghatrifi	60
Business Communication	Muscat	23-24 Apr 2025	12	2	Dr. Abdullah Al Riyami	61
Advanced Business Writing - Part I	Muscat	5-6 May 2025	12	2	Dr. Ahmed Al Abdali	62
Change Management	Muscat	12-13 May 2025	12	2	Ms. Dina Al Maimani	62
Advanced Business Writing - Part II	Muscat	16-17 Jun 2025	12	2	Dr. Ahmed Al Abdali	62



PROGRAM SCHEDULE

Course Title	Location	Start & End Date	Hrs	Days	Speaker	Page No.
FINANCE, ACCOUNTING & ECONOMICS						
VAT and Taxation	Muscat	18-19 Nov 2024	12	2	Ms. Suheila Al Maawali	64
Finance for Non-Finance People - Level 1	Muscat	7,8-9 Jan 2025	18	3	Dr. Yousuf Khamis Al Mabsali	64
Finance for Non-Finance People - Level 2	Muscat	11-12 Feb 2025	12	2	Mr. Ali Musallam Al Asmi	65
Macro-Economics for Bankers	Muscat	TBA	12	2	Ms. Fadhila Al Faraj	65
SUSTAINABLE FINANCE						
ESG Implementation in Oman (with ICAI Muscat Chapter)	Muscat	25-26 Sep 2024	12	2	CA Nalin Chandna & CA Nat Vora	68
ISLAMIC BANKING						
Islamic Trade Finance	Muscat	23-24 Sep 2024	12	2	Dr. Nagib Omar	70
Islamic Finance Products	Muscat	4-5 Dec 2024	12	2	Dr. Fatin Al Zadjali	70
Managing Investment Risk in Islamic Banking	Muscat	14-15 Jan 2025	12	2	Mr. Mohammed Farzan	71
Sharia Audit	Muscat	7-8 May 2025	12	2	Mr. Azhar Hamid	71
Islamic Credit Cards	Muscat	2-3 Jun 2025	12	2	Dr. Nagib Omar	72
Islamic Wealth Management	Muscat	17-18 Jun 2025	12	2	Mr. Mohammed Farzan	72

CLIENT VOICES



ARSHAD NADAMAL
HEAD – TRAINING - ACADEMY OF EXCELLENCE
NATIONAL BANK OF OMAN

CBFS has been delivering courses, programs and certifications designed to meet the banking industry's specific needs. Their coverage is comprehensive and relevant, keeping pace with the ever-evolving financial landscape. In addition to gaining practical knowledge and skills, the benefits include learning from experienced industry veterans and networking opportunities with other banks. We at NBO have a long-cherished and mutually beneficial relationship with CBFS and we continue to nurture it.



AYMAN AL SHAHI
HEAD OF TALENT MANAGEMENT AND DEVELOPMENT
OMAN HOUSING BANK

CBFS continuously designs its banking training courses with latest trends and challenges in mind. It has shown remarkable agility in adapting to the need of the hour with regard to training topics and delivery channels. The level of quality and interaction in their training courses positively contributes to the development of the Omani national workforce in the banking and financial sector. I am sure that in the coming years, CBFS will continue to be the first choice for people development needs for the banking and financial sector.



HAIFA AL LAWATI
AGM & CHRO
BANK NIZWA

CBFS has given a transformative experience to its students, and its marked by excellent services in its curriculum that seamlessly aligns with market demands and international trends. The institution's commitment to providing cutting-edge courses has equipped its students with a comprehensive understanding of the financial landscape. The relevance of the curriculum to current business needs and global trends has not only enhanced their academic journey but positioned them as a competitive professional in the dynamic field of banking and finance. The College's dedication to excellence truly sets it apart, making it an invaluable choice for those seeking a future-ready education.

MUHAMMAD KASHIF YAQOOB
DEPUTY CHIEF EXECUTIVE OFFICER
TAAGEER FINANCE CO.

We are happy to write that during the last few years, several of our employees were trained and developed at CBFS. The trainers were professional, and the methodology adopted was as per the international standards. We appreciate the role played by CBFS in developing Omani talent and the financial sector of Oman. We wish the organization a great success in this year and the years to come.



MUTHEER AL KALBANI
HEAD OF TALENT MANAGEMENT & DEVELOPMENT
OMAN ARAB BANK

I would like to express my sincere gratitude for the exceptional short training courses and professional certifications offered by CBFS. These programs have proven to be invaluable to our bank, equipping our employees with the knowledge and skills necessary to thrive in the ever-evolving financial industry. The diverse range of courses available caters to various aspects of banking and finance, ensuring that our team receives comprehensive training that is both relevant and practical. The instructors are highly knowledgeable and experienced, providing guidance and support throughout the learning process. As a result of these courses, our employees have demonstrated proficiency in their roles, leading to performance, customer service, and an efficient operation overall. The certifications earned have not only boosted their confidence but have also increased their credibility within the industry. I have no doubt that the continued partnership with CBFS and the investment in these development opportunities will yield long-term benefits for our bank. We wholeheartedly recommend these courses to any organization looking to invest in the growth and success of their employees and business.

WHAT OUR PARTICIPANTS SAY



ANEES ABDULLAH AL RAISI
HEAD OF OPERATIONAL RISK MANAGEMENT
BANK DHOFAR

When I wanted to develop my Risk Management skills, I knew there would be no better program than the Certificate in Risk Management of CBFS. The facilitators were clear and interesting and the course included highly practical tips and CBO rules related to risk management in the specific context of the Omani banking sector. The material was up-to-date and highly relevant to my role. I appreciated the high level of interactivity and personal attention with a good focus on each participant. I also gained invaluable exposure from interactions with the other participants. After attending the course, I have started to apply the skills that I learnt, which will be a great contributor to the outcomes of the projects that I work on. Thank you, CBFS Training Centre!



ABDUL AZIZ RASHID KHAMIS AL WAHIBI
ACCOUNT OFFICER
NATIONAL BANK OF OMAN

My experience in attending training courses at CBFS was well worth it, and much of my learning is implemented in my current job. In particular, one of my courses, Debt Collection Skills, helped me identify and bridge my skill gaps, which in turn improved my performance. The trainer, Ms. Afra Al Zadjali, provided many practical tips and real-life examples to engage the participants. It was also very easy for all participants to understand her language and pace of presentation. She provided us with insights into our own dormant abilities and how to leverage on them for professional success. It will be an honor for me to attend additional courses at CBFS in the future.



HAFSA ALI AL ABRI
ASSISTANT BRANCH MANAGER
OMAN ARAB BANK

It gives me great pride to share my experience in attending the 8th batch of the CBBM program at CBFS. The program was designed to foster a commitment to excellence through different topics, exercises, activities, discussions, assignments, and assessments to develop myself, to enhance knowledge and skills and reorient attitude. It has given me a constructive and solid platform for a better future. Additionally, this program helped to shape my skills in management and leadership which I will definitely utilize in my organization. I would like to say special thanks to CBFS and all our outstanding trainers for this great learning opportunity. Special thanks to Dr. Rajesh Nayak and his team for their kindness and support throughout the learning journey. CBBM has truly opened up new vistas of hopes and dreams and spurred me to strive to achieve even more in future.

WHAT OUR PARTICIPANTS SAY

JUHAINA MASOUD AL HARTHI
SENIOR RELATIONSHIP MANAGER
BANK MUSCAT

Attending training courses at CBFS has greatly contributed to my professional growth and success in the banking industry in Oman. The comprehensive knowledge and skills I gained from these training sessions have equipped me to make valuable contributions to various organizations. Specifically, the courses related to the certificate in corporate credit analysis, and advanced certificate in corporate credit analysis played a crucial role in enriching my career trajectory. Dr. Rajesh Nayak exemplified excellence as a trainer, showcasing expertise and proficiency. His teaching methods were highly effective in conveying complex concepts in a concise and straightforward manner. He fostered an environment of respect and admiration, encouraging participants to contribute their existing knowledge and experiences to enhance the learning experience. It was truly a privilege to be guided by Dr. Rajesh Nayak. I recommend my colleagues and friends to seize any training opportunities offered by this esteemed institution, as they will provide valuable exposure and pave the way for career advancement.



MAHMOOD SAID AL ZADJALI
ASSOCIATE BANK EXAMINER
CENTRAL BANK OF OMAN

Attending the training courses offered by the CBFS has been an absolute turning point for my career in the banking industry. These courses, focusing on banking from a regulatory perspective, have equipped me with invaluable knowledge and skills that have significantly enhanced my professional growth. Not only have they provided me with a deep understanding of the intricate workings of the banking sector, but they have also helped me navigate the complex regulatory landscape with confidence and ease. The practical insights gained from these courses have proven instrumental in my day-to-day responsibilities, enabling me to make well-informed decisions and contribute effectively.



MAYASAH AL HAMDANI
SR.RM - PRIVATE BANKING & WEALTH MGT.
AHLI BANK

I recently attended a private banking training course at CBFS, and I must say it was quite worthwhile. It certainly provided insight and practical knowledge in a pleasant and approachable manner. I feel more comfortable in my understanding of private banking. Waiting to be nominated by my bank for more advanced courses in investment.



MOHAMMED ABDULLAH AL AJMI
BRANCH MANAGER
SOHAR INTERNATIONAL

Attending a training course at CBFS is a fantastic experience. Particularly, the CBBM program helped me to develop my knowledge and skills as well as foster incredible friendships along the way. I believe that the resources provided and the excellent standards of training have prepared us for higher positions in future and kept us up to date with the changes in the real world. The program truly paves the way for participants to excel in a retail banking career. The trainers are very kind and are passionate about their job. They want the best for their participants and are always willing to help and guide the participants. I also enjoyed the campus and the environment which is conducive to learning.

WHAT OUR PARTICIPANTS SAY



SAHAR SAID AL FORI
BUSINESS LEAD - MUSCAT NORTH PREMIER BANKING DEPARTMENT
BANK DHOFAR

The Certified Bank Branch Manager (CBBM) was an amazing training program whose results we harvest in our working environment. Not only the sessions were very informative but the training material that was provided was also very interesting. What we enjoyed the most was the infographics, the practical side of theories which made the whole process of learning most exciting and fun. I want to thank CBFS and the team of the Training Centre which was involved in the organization of this program, for making this training so productive as we in the Banking sector need such training that helps us perform our daily work more easier and professional.

SUMAIYA JUMA AL ORAIMI
CREDIT RISK MANAGER
BANK DHOFAR

By enrolling for a customised training course offered by CBFS for an Advanced Certification in Corporate Credit, I have gained significant analytical skills, in-depth financial knowledge and expanded my business and risk management experience. This course definitely added value and the necessary qualifications to my professional career path in the commercial banking sector. Overall, I enjoyed my interactive learning experience throughout the course. I am immensely appreciative of the very friendly, expert and supportive instructors from CBFS.

TEEBA MOHAMMED AL OWAISI
OPERATIONAL RISK SPECIALIST
DEVELOPMENT BANK

I am delighted to recall my experience of attending the Certified Bank Branch Manager (CBBM) program at CBFS. Taking the program was instrumental in preparing me for my current position. I gained valuable insights and skills that have significantly contributed to my professional growth. The program includes most of the information and skills required in banking generally and branch banking particularly, which is very helpful to the participants to grow both professionally and personally in addition to enhancing their agility to adapt to dynamic work changes. The trainers have extensive experience in banking and were incredibly engaging with the participants. I highly recommend CBBM to anyone seeking to enhance their knowledge in banking management and leadership to propel their career forward. It is truly a memorable learning and growth experience.

COLLEGE ADVISORY COMMITTEE (CAC)

The College Advisory Committee (CAC) is a key element of the industry and community engagement strategy of the College. It provides guidance and expert advice to the College on constantly adapting its academic, professional and training offerings to the ever-changing needs of an increasingly dynamic operating environment, besides research activities and non-academic practices to assist the College in fulfilling its vision, mission, values and goals.

The membership of the CAC is drawn from the Central Bank of Oman (CBO), the Financial Services Authority (FSA) (formerly known as CMA), besides the banking, insurance and Finance & Leasing Co. (FLC) sectors, Ministry of Higher Education, Research & Innovation (MOHERI) and Ministry of Labour (MOL). It meets once in each semester. The Dean of CBFS is the Chair of the CAC. A Deputy Chair is elected from the members.



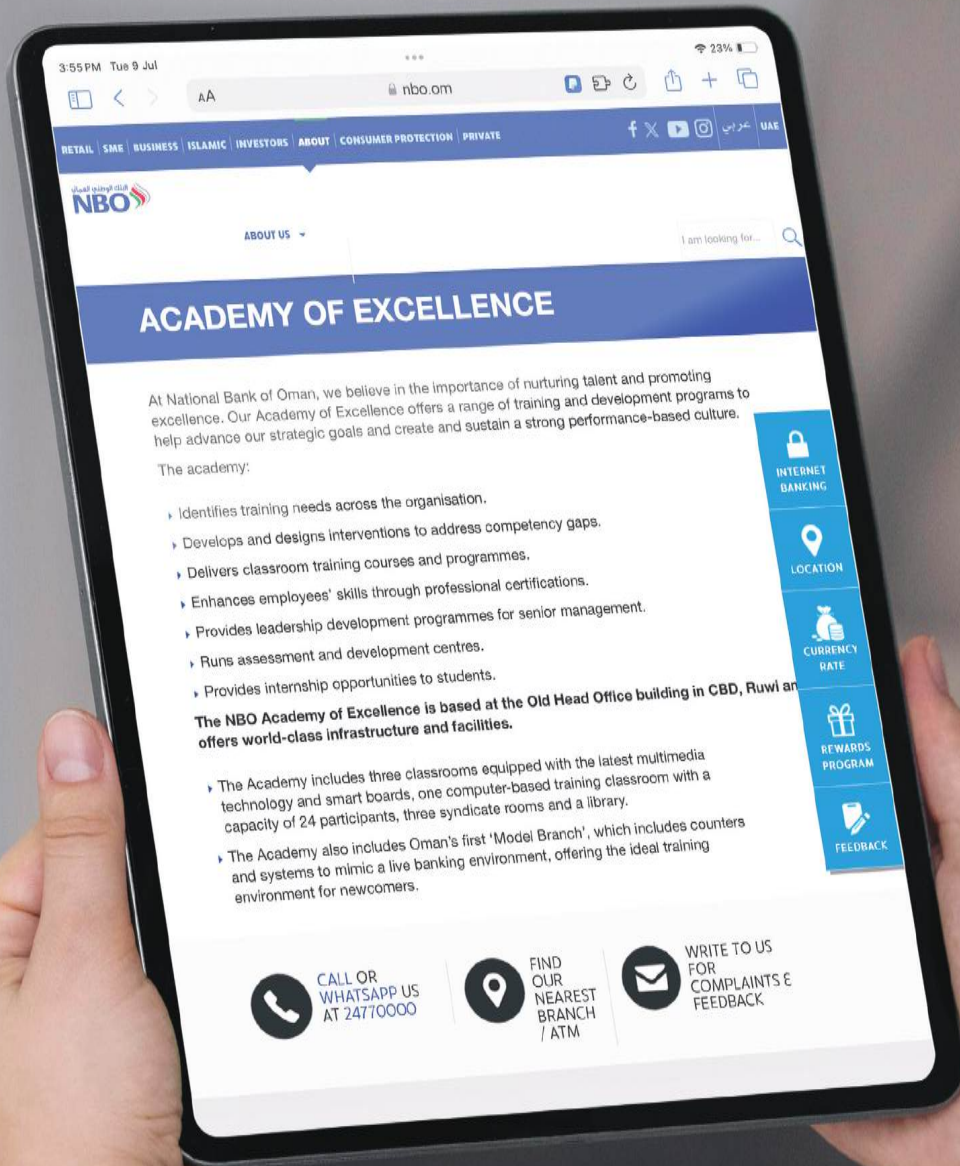
CAC meeting for the Fall Semester of 2023-24 held on November 8, 2023



CAC meeting for the Spring Semester of 2023-24 held on April 24, 2024



CONSUMER (RETAIL) BANKING



Unlock

Your Potential with NBO's Academy of Excellence

At NBO, we believe in transforming potential into excellence. The Academy of Excellence is designed to unlock opportunities for aspiring leaders. Through our tailored programs, you'll gain the skills needed to excel in the banking industry and beyond.

CONSUMER (RETAIL) BANKING

FINANCIAL CONSUMER PROTECTION REGULATORY FRAMEWORK (FCPRF)			
Course Dates	16-17 September 2024 13,14-15 January 2025 14,15-16 April 2025	Durations	2 Days, 12 Hours (Muscat) 3 Days, 9 Hours (Regional Areas)
Locations	Muscat Virtual (Participants' own location)	Speakers	Mr. Ratheesh Sudhakaran Nair Mr. Mohammed Anwar Al Balushi
Key Learning Objectives On completion of this course the participants will be able to: <ul style="list-style-type: none"> Understand the importance of financial consumer protection within regulatory frameworks. Explore key principles and concepts underlying financial consumer protection regulations. Familiarize with international standards and best practices in financial consumer protection. Analyze the roles and responsibilities of regulatory authorities in safeguarding consumer interests. Develop strategies for implementing effective financial consumer protection measures. Identify emerging trends and challenges in financial consumer protection regulation. 		Target Participants Middle and Senior Management Officials of banks who are dealing with the FCPRF framework/compliance/related issues.	
		Pre-requisites Experience in dealing with financial consumer protection/compliance/related issues.	
Content Highlights <ul style="list-style-type: none"> Introduction to Financial Consumer Protection (FCP) Key principles and provisions of FCPRF Regulatory frameworks and stakeholder Roles Implementing FCP measures 		Certification CBFS certificate of completion for participants who attend all days of training.	
		Training Methods Power Point presentation, lecture, interactive discussions, cases, videos, quizzes	

CUSTOMER EXPERIENCE			
Course Date	23-24 October 2024	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Mr. Abbas Najwani
Key Learning Objectives By the end of this course participants should be able to: <ul style="list-style-type: none"> Understand the principles and importance of customer experience. Know how to identify and analyse customer needs and expectations. Effectively manage customers interactions and resolve their issues. Understand the importance of empathy in customers interactions. Understand the importance of customer journey mapping. Understand importance of customer feedback and know the tools used for collecting customer feedback. Explore methods used for measuring and improving customer satisfaction and loyalty. 			
Target Participants All staff		Pre-requisites There are no pre-requisites for this course	
Contents Highlights <ul style="list-style-type: none"> What is customer experience and why does it matter? Do you know what does your customers want? Voice of customers The customer experience journey Communication 		Certification CBFS certificate of completion for participants who attend all sessions of training.	
		Training Methods Power point presentation, lecture, interactive discussions, cases, videos, quizzes	



CONSUMER (RETAIL) BANKING

EXCELLENT CUSTOMER SERVICE FOR DISABLED CUSTOMERS (VIRTUAL)			
Course Dates	11,12-13 November 2024 17,18-19 February 2025	Duration	3 Days, 9 Hours (Regional Areas)
Location	Virtual (Participants’ own location)	Speaker	TBA
Key Learning Objectives Learn how to interact with differently abled customers and to treat them with due respect and courtesy, which is the key to diversity and excellence in customer service		Target Participants Customer service staff of branches, staff of customer care/customer experience divisions, trainers in customer service	
Pre-requisites There are no pre-requisites for this course			
Contents Highlights <ul style="list-style-type: none">Understanding the types of disabilities and their challengesHow to interact with each type of disabilityMyths and realitiesTalking about disabilities: Choosing the right wordsCBO guidelines on service to disabled customers		Certification CBFS certificate of completion for participants who attend all days of training.	
		Training Methods Lecture, PowerPoint presentation, interactive discussions, cases, videos, quizzes	

COMPLAINTS MANAGEMENT AND SERVICE RECOVERY (VIRTUAL)			
Course Dates	2,3-4 December 2024 5,6-7 May 2025	Duration	3 Days, 9 Hours (Regional Areas)
Location	Virtual (Participants’ own location)	Speaker	TBA
Key Learning Objectives To understand and apply the approaches and behaviours required to ensure a good customer experience by effective management of customer complaints.		Target Participants Customer service staff in branches, staff of customer experience and customer care divisions.	
Pre-requisites There are no pre-requisites for this course			
Contents Highlights <ul style="list-style-type: none">• Elements of customer experience• Complaints and their perspective• CBO guidelines on complaints redressal• Dealing with difficult customers• Approaches to service recovery		Certification CBFS certificate of completion for participants who attend all days of training.	
		Training Methods Power point presentation, lecture, interactive discussion, exercises/activities, cases, videos, quizzes	

CONSUMER (RETAIL) BANKING

CUSTOMER EXPERIENCE IN PRIORITY BANKING			
Course Date	22-23 January 2025	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Mr. Karthyic Subramanian
Key Learning Objectives Understanding how to satisfy priority banking customers so that they remain loyal and stay with the company, as well as increasing its bottom line.		Target Participants Staff of Wealth Management, Priority/privilege banking, branch staff who manage customers of high profile in terms of Assets under Management (AUM), wallet share and social importance	
Pre-requisites There are no pre-requisites for this course			
Contents Highlights <ul style="list-style-type: none">Looking from the customer’s point of viewGet the C-suite to commitEstablishing a dedicated customer experience teamOffering unique servicesBalancing digital and human serviceScaling your effortsKeeping your brand consistentFollowing up		Certification CBFS certificate of completion for participants who attend all sessions of training	
		Training Methods Powerpoint presentation, lecture, interactive discussions, exercises, cases, quizzes, videos	

CBO RULES RELATED TO RETAIL BANKING			
Course Date	12-13 February 2025	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Dr. K. Rajesh Nayak
Key Learning Objectives To understand the important rules and regulations issued by CBO which impact the functioning of retail banking business in Oman.		Target Participants Regional/District/Area Managers, Branch Managers, Assistant Branch Managers, Regional Operations Controllers, staff of branches, staff of Retail Banking, Risk Management, Legal, Compliance and Internal Audit divisions.	
Pre-requisites There are no pre-requisites for this course.			
Contents Highlights <ul style="list-style-type: none">• Overview of functions of Central Bank of Oman (CBO)• CBO rules related to-<ul style="list-style-type: none">• Deposits• Lending• Other services		Certification CBFS certificate of completion for participants who attend all days of training.	
		Training Methods Power point presentation, lecture, interactive discussions, exercises, cases, videos, quizzes	



CONSUMER (RETAIL) BANKING

WEALTH MANAGEMENT			
Course Date	13-14 May 2025	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Mr. Mohammed Nabiulla
Key Learning Objectives By the end of this course participants should be able to: <ul style="list-style-type: none"> • Identify and analyze different client profiles and financial needs. • Develop customized wealth management strategies tailored to individual client goals and risk tolerance. • Understand various investment products and asset allocation strategies available for clients. • Implement effective estate planning and wealth transfer techniques. • Advise clients on retirement planning options and long-term income strategies. • Build and maintain strong client relationships through effective communication and service 			
Target Participants Assistant Relationship Managers, Relationship Managers, Wealth Advisors, Sales & Services officers, Universal Bankers, Branch Managers.			
Pre-requisites There are no pre-requisites for this course			
Contents Highlights <ul style="list-style-type: none"> • Introduction to wealth management • Understanding client profiles and needs • Investment products and strategies • Estate planning and wealth transfer • Retirement planning • Client relationship management 		Certification CBFS certificate of completion for participants who attend all days of training.	
		Training Methods Power point presentation, lecture, interactive discussions, exercises, cases, quizzes, videos	

KEY CONTACT NUMBERS

(CBFS Switch Board: 22059999)

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Mr. Yasser Al Ghafri	Dean's Office Coordination	22059779	779
Mr. Yasser Al Kalbani	Assistant Dean for Administrative & Financial Affairs	22059900	900
Dr. Yousuf Al Mabsali	Assistant Dean for Academic Affairs & Acting Assistant Dean for Training & Continuing Education	22059800	800
Dr. Juhaina Al Mullahi	Assistant Dean for Academic Support & Students Affairs	22059888	888
Dr. Anand S.	Director of Post Graduate Studies & Research	22059802	802
Ms. Amal Said Al Wahaibi	Director Specialist for Boards and Committees Affairs, CBFS Board of Directors Coordinator	22059910	910
Ms. Ranya Al Raisi	Director of Human Resources	22059902	902
Mr. Mahmood Al Shukaili	Director of Administration Affairs	22059911	911
Ms. Amal Saif Al Wahaibi	Director of Finance	22059925	925
Mr. T.T.A. Rohanaraj	Director of Undergraduate Studies	22059848	848
Dr. Ahmed Al Abdali	Director of Continuing Education	22059825	825
Mr. Yaqoub Al Abri	Director of Information Technology	22059950	950
Dr. Yousuf Al Balushi	Director of Planning and Quality Assurance	22059713	713
Mr. Saleh Al Abri	Director of Admission & Registration	22059716	716
Ms. Reem Al Wahaibi	Director of Student Affairs	22059730	730
Dr. Muhammad Suhail Rizwan	Director of Centre for Excellence in Fintech	22059861	861
Mr. Thomas Brett	Acting Director of Centre for Preparatory Studies	22059745	745
Ms. Dina Al Maimani	Deputy Director of Post Graduate Studies & Research	22059803	803
Dr. Abdullah Al Riyami	Head of Management & Marketing (Dept. of UG Studies)	22059831	831
Dr. Yasmeen Al Balushi	Head of Finance & Accounting (Dept. of UG Studies)	22059852	852
Dr. Wisal Al Balushi	Head of Data Science & Information Technology (Dept. of UG Studies)	22059850	850
Ms. Ahoud Al Dhuhli	Head of Innovation & Entrepreneurship	22059805	805
Ms. Samia Al Jahwari	Head of Academic Support Section	22059859	859
Mr. Ahmed Al Asmi	Head of Library	22059740	740
Mr. Ayoub Al Kulibi	Acting Head of Admission	22059718	718
Mr. Tacitus Jose	Internal Auditor	22059781	781



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CORPORATE & SME CREDIT, TRADE FINANCE

CERTIFICATE IN CORPORATE CREDIT ANALYSIS (IN 5 MODULES)			
Course Dates	9-10 September 2024 (M-I) 23-24 September 2024 (M-II) 7-8 October 2024 (M-III) 21-22 October 2024 (M-IV) 4-5 November 2024 (M-V) 19 November 2024 (Review and Master Assessment)	Duration	11 Days, 66 Hours
Location	Muscat	Speakers	Mr. Vaheed Z. Ubaidullah, Mr. Hisham Moosa Hassan, CA Sujatha Bhat, Mr. A.V. Manohar, Dr. K. Rajesh Nayak, Ms. Sujata Suresh and Dr. Manish Dhameja
Key Learning Objectives To facilitate a comprehensive understanding of corporate credit function for enabling effective credit related decisions.			
Target Participants Relationship Officers, Managers in Corporate Banking and International Banking divisions, Corporate Credit Risk Managers, Analysts, staff of Corporate Remedial Management division and Credit Auditors <u>with banking experience of less than 2 years.</u>			
Pre-requisites There are no pre-requisites for this course.			
Contents Highlights Module I - Introduction to credit and understanding financial statements Module II - Financial ratio analysis Module III - Cash flow analysis Module IV - Capital budgeting techniques Module V - Structuring of facilities			
Certification CBFS certificate of completion for participants who attend all days of training and pass all the assessments and also the master assessment (Minimum pass marks - 50%). Note: A re-sit fee of RO 50 +VAT per attempt will be charged for any participant who does not pass or is absent for the first attempt of any assessment.			
Training Methods Power point presentation, lecture, interactive discussions, numeric exercises, cases, videos, quizzes, end-of-module assessments, master assessment			

CORPORATE & SME CREDIT, TRADE FINANCE

ANALYSIS AND INTERPRETATION OF FINANCIAL STATEMENTS			
Course Date	18-19 September 2024	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Dr. Yousuf Mohamed Al Balushi
Key Learning Objectives To learn the importance of analysing performance of a company and the main criteria to be followed in financial analysis and use of the interpretation for economic decisions.		Target Participants Relationship Officers, Managers in Corporate Banking and International Banking divisions, Corporate Credit Risk Managers, Analysts, Financial Analysts, staff of Investment Banking division, staff of Corporate Remedial Management and Internal Audit divisions.	
Pre-requisites There are no pre-requisites for this course			
Contents Highlights <ul style="list-style-type: none">• Introduction to financial statements• Techniques of interpretation of financial statements• Financial ratios - need and importance• Various types of ratios – analysis and interpretation• Limitations of ratio analysis• Analysing cash flows-Operating, investing, financing		Certification CBFS certificate of completion for participants who attend all days of training.	
		Training Methods Power point presentation, lecture, interactive discussions, numeric exercises, cases, videos, quizzes	

SMALL & MEDIUM ENTERPRISE (SME) CREDIT			
Course Date	16-17 October 2024	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Mr. Nuwan Sumanasekara
Key Learning Objectives By the end of this course participants should be able to: <ul style="list-style-type: none"> • Have a clear understanding of classifications and definitions of MSME segment. • Have knowledge of relevant circulars and guidelines by regulator applicable for MSME lending • Understand unique risks associated with MSME clients. • Have the techniques for assessing creditworthiness of MSME customers. • Have the knowledge of key regulatory requirements. • Detect Early Warning Signals. • Understand future outlook of MSME lending. 			
Target Participants Relationship Officers, Managers in SME Credit division, SME Credit Risk Managers, Analysts, staff of Corporate Remedial Management division and Credit Auditors.		Pre-requisites There are no pre-requisites for this course	
Contents Highlights <ul style="list-style-type: none"> • Introduction to MSMEs. • Relevant circulars and guidelines for MSME lending by regulator. • Credit assessment for MSMEs. • Risk management. • Regulatory compliance including FCPRF. • Portfolio monitoring and management. • Current trends and future outlook. 		Certification CBFS certificate of completion for participants who attend all days of training.	
		Training Methods Power point presentation, lecture, interactive discussions, exercises, cases, videos, quizzes	

CORPORATE & SME CREDIT, TRADE FINANCE


INTRODUCTION TO TRADE FINANCE			
Course Date	2-3 December 2024	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Mr. Venu Krishnan
Key Learning Objectives To enable participants to understand trade payment mechanisms, the role of documents in trade, the process flow for letters of credit (LC) and the provisions relating to examination of documents received under LC.		Target Participants Front and back-office staff of Trade Finance division, Relationship Officers, Managers in Corporate Banking and International Banking division, Corporate Credit Risk Managers, Analysts, staff of Corporate Remedial Management division and Credit Auditors.	
Pre-requisites There are no pre-requisites for this course			
Contents Highlights <ul style="list-style-type: none">• Methods of payment/settlement in international trade• INCO terms• Import documents• LC mechanism and types of LCs• Overview of Uniform Customs and Procedures (UCP) 600		Certification CBFS certificate of completion for participants who attend all days of training.	
		Training Methods Power point presentation, lecture, interactive discussions, exercises, cases, videos, quizzes	

ADVANCED CERTIFICATE IN CORPORATE CREDIT ANALYSIS (IN 5 MODULES)			
Course Dates	6-7 January 2025 (M-I)		
	20-21 January 2025 (M-II)		
	3-4 February 2025 (M-III)		
	17-18 February 2025 (M-IV)		
	9-10 April 2025 (M-V)		
	17 April 2025 (Review and Master Assessment)		
Duration	11 Days, 66 Hours	Location	Muscat
Speakers	CA Sujatha Bhat, Mr. M. Gnanendran, Ms. Afra Al Zadjali, Mr. Venu Krishnan, Dr. K. Rajesh Nayak, Ms. Sujata Suresh		
Key Learning Objectives		Target Participants	
To acquire advanced level of understanding of effective credit related decision making and risk analysis		Relationship Officers, Managers in Corporate Banking and International Banking divisions, Corporate Credit Risk Managers, Analysts, staff of Corporate Remedial Management division and Credit Auditors.	
Pre-requisites			
Participants should have completed the “Certificate in Corporate Credit Analysis” course of CBFS or should have experience of 5 years and above as Corporate Relationship Managers/Corporate Credit Risk Managers			
Contents Highlights			
Module I - Financial Risk Assessment I-Ratios			
Module II - Financial Risk Assessment II-Cash flow & Projections			
Module III- Industry and Business Risk Assessment			
Module IV - Management Risk Assessment & Decision Making			
Module V - Loan Structuring and Enhancements			
Certification			
CBFS certificate of completion for participants who attend all days of training and pass all assessments and the master assessment (Minimum pass marks – 50%).			
Note: A re-sit fee of RO 50 per attempt will be charged for any participant who does not pass or is absent for the first attempt of any assessment.			
Training Methods			
Power point presentation, lecture, interactive discussions, exercises, cases, videos, quizzes, end-of-module assessments, master assessment.			

CORPORATE & SME CREDIT, TRADE FINANCE

STRUCTURED PRODUCTS IN TRADE FINANCE			
Course Date	21-22 January 2025	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Mr. Murahari Naik
Key Learning Objectives On completion of this course the participants will be able to: <ul style="list-style-type: none"> Understand the different types of trade finance products and their associated risks. Understand the opportunities, profitability, and identify and mitigate the risks. Utilize different types of credit in order to structure trade finance transactions to meet customers' needs. 			
Target Participants Front/Back-office staff of Trade Finance, Relationship Officers/Managers in Corporate Banking and International Banking divisions, Credit Risk Managers/Analysts, Staff of Corporate Remedial Management & Internal Audit divisions			
Pre-requisites Participants should have previously attended the "Introduction to Trade Finance" course offered by CBFS or should have at least 5 years' of experience in Trade Finance function			
Contents Highlights Trade Finance Credit Facilities and Assessment of Limits <ul style="list-style-type: none"> Funded Non-Funded Trade Finance Products <ul style="list-style-type: none"> Bills purchase / negotiation Trust receipt financing Financing of collection and documentary credit transactions Overview of trade flow and its relationship to structured trade finance Classical trade finance vs. structured trade finance Fundamentals of structured trade finance <ul style="list-style-type: none"> Transferable, back-to-back and standby credits Effectively using assignment of proceeds under a credit Revolving credit - To control repetitive shipments Flow and practice of pre-export finance and red clause L/C Relevance of UCP 600 in Documentary Credits Risks in Trade Finance and Risk Mitigation			
Certification CBFS certificate of completion for participants who attend all days of training.		Training Methods Power point presentation, lecture, interactive discussions, exercises, cases, videos, quizzes	

CORPORATE & SME CREDIT, TRADE FINANCE

<div> UNDERSTANDING CORPORATE ANNUAL REPORT AND AUDITOR'S REPORT (WITH CFA OMAN CHAPTER)</div>			
Course Date	15-16 April 2025	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Mr. Vikas Kumar
Key Learning Objectives On completion of this course the participants will be able to: <ul style="list-style-type: none">• Understand the key components of an Annual Report• Determine what information is available in the Annual Report and where to locate it• Interpret the information available in the Annual Report• Understand the limitations of the information available in Annual Report		Target Participants Relationship Officers, Managers in Corporate Banking and International Banking divisions, Corporate Credit Risk Managers, Analysts, Financial Analysts, staff of Investment Banking division, staff of Corporate Remedial Management and Internal Audit divisions.	
		Pre-requisites There are no pre-requisites for this course.	
Contents Highlights <ul style="list-style-type: none">• Introduction to annual reports• Structure of the three principal financial statements – B/S, P&L and CF• Information available beyond the three principal financial statements• Evaluation of financial information provided in the annual report using tools to analyse profitability, efficiency, liquidity, gearing, etc.• Practical tools to analyse the principal statements including margin analysis, ratio analysis and trend analysis• Key points to be noted in the auditors' report			
Certification CBFS certificate of completion for participants who attend all days of the training.		Training Methods Powerpoint presentation, lecture, interactive discussions, exercises, cases, videos, quizzes	

PREPARING A CORPORATE CREDIT PROPOSAL			
Course Date	20-21 May 2025	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Mr. Hisham Moosa Hassan
Key Learning Objectives To understand how to prepare a comprehensive corporate credit proposal for risk analysis and decision making by the management.		Target Participants Corporate Relationship Managers, Corporate Credit Risk Analysts, Credit Auditors.	
Pre-requisites Participants should have a general understanding of the corporate credit analysis process, particularly the financial, industrial, and business risk analysis.			
Contents Highlights <ul style="list-style-type: none">• General format of a corporate credit proposal• The 5 Cs and their role in a corporate credit proposal• Key points to be covered in a corporate credit proposal-Risk analysis, structuring, etc.• Other aspects to be considered		Certification CBFS certificate of completion for participants who attend all days of training.	
		Training Methods Power point presentation, lecture, interactive discussions, exercises, cases, videos, quizzes	



RISK MANAGEMENT



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RISK MANAGEMENT

IFRS 9 AND IMPACT ON PROBLEM LOAN CLASSIFICATION AND PROVISIONING			
Course Date	25-26 September 2024	Duration	2 Days, 12 Hours
Venue	Muscat	Speaker	Mr. M. Gnanendran
Key Learning Objectives To understand the provisions of IFRS of relevance to banks.		Target Participants Staff of Treasury, Risk Management, Finance and Internal Audit divisions.	
Pre-requisites There are no pre-requisites for this course			
Contents Highlights <ul style="list-style-type: none">• Overview of IFRS• IAS 1 -Presentation of financial Statements• IFRS 9 - Financial Instruments.• Classification, measurement and recognition.• Impairment of financial assets including CBO regulations.• Derivatives and hedging techniques.		Certification CBFS certificate of completion for participants who attend all days of training.	
		Training Methods Power point presentation, lecture, interactive discussions, numeric exercises, cases, videos, quizzes	

BUSINESS CONTINUITY MANAGEMENT			
Course Date	14-15 October 2024	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Mr. Majid Al Zadjali
Key Learning Objectives To prepare an organization for unexpected disasters by understanding the key concepts and benefits of planning and Implementing Business Continuity Management (BCM) and becoming familiar with the requirements of ISO 22301.		Target Participants IT, Risk Management, Facilities and Health and Safety Staff /Managers. Auditor, Risk Management/Business Continuity Management committee members who are new to the business continuity management standards (ISO 22301).	
Pre-requisites Basic knowledge of the general principles of risk management. General knowledge of IT systems and Disaster Recovery Sites.			
Contents Highlights <ul style="list-style-type: none">• Intro to Business Continuity Management• BCM vs. BCP vs. DR• ISO 22301 standard for BCM• BCM formation• BCM Governance• BCM Drills & Awareness• BCM Tools & Techniques• CBO Guidelines on BCM		Certification CBFS Certificate of Completion for participants who attend all days of the training.	
		Training Methods Powerpoint presentation, lecture, interactive discussions, numeric exercises, cases, videos, quizzes	

RISK MANAGEMENT

CORPORATE GOVERNANCE PRINCIPLES FOR BANKS (ARABIC)			
Course Date	15-16 October 2024	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Dr. Riyad Mustafa Abu Shhadeh
Key Learning Objectives By the end of this course participants should: <ul style="list-style-type: none"> • Be aware of Basel Committee sound principles for Corporate Governance. • Understand the Arabic version of the 13 Governance Principles. • Know and understand the applicability of those Principles. • Assess the bank's current governance practices. • Be able to develop a Governance manual for the bank. 			
Target Participants Chief Risk Officers, Chief Compliance Officers, Chief Internal Auditors and their senior team members.		Pre-requisites There are no pre-requisites for this course	
Contents Highlights <ul style="list-style-type: none"> • Emergence & importance of governance. • Applicability, proportionality and differences in governance approaches. • Basel • Board governance. • Senior management governance. • Group governance structure. • Risk management function. • Compliance and internal audit function. • Role of the regulators in governance. 		Certification CBFS certificate of completion for participants who attend all sessions of training	
		Training Methods Powerpoint presentation, lecture, interactive discussions, cases, quizzes	

 INTRODUCTION TO BANK RATINGS AND SUKUK RATINGS, CRYPTO AND DEFI (WITH S&P GLOBAL RATINGS) - VIRTUAL			
Course Date	16 January 2025	Duration	1 Day, 6 Hours
Location	Virtual (Participants' own location)	Speaker	Dr. Mohamed Damak
Key Learning Objectives <ul style="list-style-type: none"> • Understand the key criteria used in rating a financial institution. • Understand the key criteria used in rating Sukuk instruments. • S&P Global Ratings for Omani & GCC banking sectors • S&P Global Ratings for Islamic finance • Understand S&P Global Ratings view of disruptors such as DeFi, blockchain, crypto, can disrupt financial institutions 		Target Participants CFO, CRO, Treasury, senior members of Risk Management, Finance, Treasury, Islamic Finance and Credit Divisions	
		Pre-requisites Experience of at least 5 years (as these topics require a high degree of sophistication and are not suitable for fresh graduates or entry level staff).	
Contents Highlights <ul style="list-style-type: none"> • Bank rating criteria • Sukuk rating criteria • Banking sector opportunities and challenges in 2024 • Disruptors to the traditional financial services – how are they faring? 		Certification CBFS certificate of completion for participants who attend all sessions of training	
		Training Methods Lecture, PowerPoint presentation, interactive discussions	

RISK MANAGEMENT

RETAIL CREDIT RISK MANAGEMENT			
Course Date	21-22 May 2025	Duration	2 Days, 12 Hours
Location	Muscat	Speakers	Mr. Aditya Jitani & Mr. Venu Daga
Key Learning Objectives To enable participants to understand the concept and process of retail credit risk management.		Target Participants Staff of branches, staff of Consumer Banking, Consumer Credit Risk, Retail Remedial Management and Internal Audit divisions.	
Pre-requisites There are no pre-requisites for this course.			
Contents Highlights <ul style="list-style-type: none">Importance of retail credit risk management at pre-approval stage - Scoring approach, program approach.Reasons for growth of retail credit.Understanding the Mala’a credit report.Credit risk management before and after ap- proval.		Certification CBFS certificate of completion for participants who attend all days of training.	
		Training Methods Powerpoint presentation, lecture, interactive discussions, numeric exercises, cases, videos, quizzes	

PROBLEM LOAN MANAGEMENT			
Course Date	11-12 June 2025	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Ms. Afra Al Zadjali
Key Learning Objectives On completion of this course the participants will be able to learn about: <ul style="list-style-type: none">Defining problem loans.Policies and procedure.Early warning indicators.Identification and resolution of problem loans.Understanding of effects of problem loans.		Target Participants Corporate Credit Risk Managers, Analysts, staff of Corporate Remedial Management, Legal, Finance and Internal Audit divisions.	
Pre-requisites Participants should have attended the “ Corporate Credit Analysis ” course of CBFS or should have a good level of knowledge of corporate credit.			
Contents Highlights <ul style="list-style-type: none">Policy and procedure for problem loans.Causes and effect.Early warning signs of deteriorating accounts.Finding solution for problem loans (including re-structuring).Provisions of CBO Circular BM 977 and BM 1149		Certification CBFS certificate of completion for participants who attend all days of training.	
		Training Methods Power point presentation, lecture, interactive discussions, numeric exercises, cases, videos, quizzes	



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TREASURY & INVESTMENT BANKING

CBO RULES RELATED TO TREASURY AND ASSET LIABILITY MANAGEMENT			
Course Date	24-25 February 2025	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Mr. Juma Al Jabri
Key Learning Objectives By the end of this course participants should be able to understand the process and approaches to asset liability management (ALM) in banks and the related CBO rules and regulations to Treasury including CBO Circular BM 955.		Target Participants Junior / Middle level Staffs (up to 5 years of experience) of Treasury (Front, Mid & Back office), Finance, Risk Management and Internal Audit Divisions	
Pre-requisites There are no pre-requisites for this course.			
Contents Highlights <ul style="list-style-type: none">• Overview of treasury functions and role of treasurer.• Management of financial risks in bank balance sheets.• Products and techniques used for managing risks.• Asset liability management.• Role of ALCO and model terms of reference.• Matched funds transfer pricing.		Certification CBFS certificate of completion for participants who attend all days of training.	
		Training Methods Power point presentation, lecture, group discussions, numeric exercises, quizzes	



PROCESS MANAGEMENT

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PROCESS MANAGEMENT

EFFECTIVE PROJECT MANAGEMENT			
Course Date	4-5 September 2024	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Dr. Abdullah Al Riyami
Key Learning Objectives On completion of this course the participants will be able to <ul style="list-style-type: none"> • Understand the fundamental principles and concepts of project management. • Develop proficiency in applying project management methodologies and techniques. • Learn how to initiate, plan, execute, monitor, control, and close projects effectively. • Acquire skills in project scope definition, schedule development, and resource allocation. • Understand the importance of project risk management and mitigation strategies. • Explore best practices for communication, team leadership, and stakeholder engagement in project management. • Develop techniques for managing project budgets, costs, and procurement processes. • Gain insights into project quality management and performance measurement. • Learn how to adapt project management methodologies to different project types and industries. 			
Target Participants Project Managers, Staff of Risk Management, Staff of procurement department, staff of finance department			
Pre-requisites There are no pre-requisites for this course			
Contents Highlights <ul style="list-style-type: none"> • Introduction to project management • Project initiation and planning • Project execution and control • Risk management in projects • Communication and stakeholder engagement • Leadership and team management • Project procurement and contract management • Project closure and lessons learned • Agile project management 			
Certification CBFS certificate of completion for participants who attend all days of training			
Training Methods Power point presentation, lecture, interactive discussions, exercises, cases, videos, quizzes			

PROCESS MANAGEMENT

TRANSACTION BANKING			
Course Date	21-22 April 2025	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Mr. Venu Krishnan
Key Learning Objectives To understand the fundamentals of the transaction banking business with specific reference to its evolution in Oman.		Target Participants Staff of Corporate Banking, IT and Operations, Trade Finance and Treasury Divisions <u>with banking experience of less than 3 years.</u>	
Pre-requisites There are no pre-requisites for this course.			
Contents Highlights <ul style="list-style-type: none">• Understanding transaction banking• Value that transaction banks bring to large corporations in treasury and payments, global trade• Future of transaction banking (Digital)			
Certification CBFS certificate of completion for participants who attend all days of training.			
Training Methods Lecture, PowerPoint presentation, group discussions, cases, videos, quizzes			

DESIGN THINKING			
Course Date	11-12 June 2025	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Mr. Mohammed Anwar Al Balushi
Key Learning Objectives		Target participants	
To be able to apply design thinking process in an organizational context.		Staff of Business, Product Development, Marketing, Operations functions	
Pre-requisites			
There are no pre-requisites for this course.			
Contents Highlights			
<ul style="list-style-type: none">▪ What is design thinking?▪ Design thinking and role in innovation▪ Process of design thinking▪ Ways to synthesize ideas			
Certification			
CBFS certificate of completion for participants who attend all days of training.			
Training Methods			
Lecture, Power Point presentation, group discussions, cases, exercises/activities, videos, quizzes			

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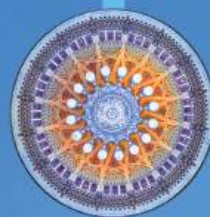


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LEGAL, COMPLIANCE & AUDIT

<div> RISK-BASED INTERNAL AUDIT (RBIA) (WITH IIA OMAN CHAPTER)</div>			
Course Date	20 February 2025	Duration	1 Day, 6 Hours
Location	Muscat	Speaker	Mr. Devesh Sharma
Key Learning Objectives Working Preliminary knowledge about Risk Based Internal Audit techniques and role of Internal Auditors in GRC and Risk Management		Target Participants Intermediate and experienced staff in internal audit department.	
Pre-requisites Graduates and 2-3 years of relevant experience in Internal Audit			
Contents Highlights <ul style="list-style-type: none">• Auditable universe: General attributes• Audit universe risk assessment: Examples• Assessment criteria: Sophistication factors• Risk identification• Risk measurement• Risk prioritization		Certification CBFS certificate of completion for participants who attend all days of training	
		Training Methods Power point presentation, lecture, exercises, quiz	

INSTRUCTIONS UNDER LAW ON COMBATING MONEY LAUNDERING AND TERRORIST FINANCING			
Course Date	8-9 April 2025	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Mr. Mohammed Anwar Al Balushi
Key Learning Objectives By the end of this course participants should be able to: <ul style="list-style-type: none"> • Understand the responsibilities and role of each individual in the organisation towards countering money laundering and financing of terrorism. • Understand Anti Money Laundering policies, procedures systems and controls put in place by the organisation. • Identify suspicious activities and unusual behavior of customers and report them to the AML compliance officer/ Money Laundering Reporting Officer (MLRO). 			
Target Participants Staff of Branches, Retail Banking Operations, Corporate Banking Operations, Legal, Risk Management, Compliance (especially AML officers) and Internal Audit divisions.		Pre-requisites Participants should have a basic understanding of the meaning and stages in the Anti Money Laundering (AML) process.	
Contents Highlights <ul style="list-style-type: none"> • What is and why compliance? • What is Money Laundering (ML)? • Sources and processes of ML • Understand the risks and responsibilities in ML • How to combat ML • Banks role in AML • Customer Due Diligence & Know Your Customer • Other important provisions of CBO Circular BM 1152 		Certification CBFS certificate of completion for participants who attend all days of training.	
		Training Methods PowerPoint presentation, lecture, interactive discussions, exercises, cases, videos, quizzes	

LEGAL, COMPLIANCE & AUDIT

FRAUD RISK MANAGEMENT			
Course Date	14-15 May 2025	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Ms. Zahra Al Lawati
Key Learning Objectives To understand the key provisions of fraud risk management and reporting requirements for banks under CBO circular BM 1153.		Target Participants Staff of Anti-Fraud, Operational Risk Management, Compliance and Internal Audit divisions.	
Pre-requisites General awareness of concepts of fraud.			
Contents Highlights <ul style="list-style-type: none">• Fraud triangle and fraud diamond theory• Fraud risk management framework• Fraud detection and prevention controls• Fraud response plan (Investigations)• Provisions of CBO circular BM 1153		Certification CBFS certificate of completion for participants who attend all days of training.	
		Training Methods Power Point presentation, lecture, interactive discussions, exercises, cases, videos, quizzes	

<div> EFFECTIVE REPORT WRITING FOR FRAUD EXAMINERS (WITH ACFE OMAN CHAPTER)</div>			
Course Date	26-27 May 2025	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Mr. Haitham Al Raisi
Key Learning Objectives To understand the characteristics of a fraud examination report and to be able to write an effective investigation report.		Target Participants Staff of Internal Audit Division, Fraud Investigation Unit	
Pre-requisites Basic knowledge of auditing			
Contents Highlights <ul style="list-style-type: none">• Definitions related to fraud• Report to the nation by ACFE• White collar crimes -nature, examples and red flags• Fraud examination proposal and letter of engagement• Types of reports• Characteristics of a good report and common mistakes• Suggested standard format for fraud examination reports• Suggested format for exert reports		Certification CBFS certificate of completion for participants who attend all days of training.	
		Training Methods PowerPoint presentation, lecture, interactive discussions, exercises, cases, videos, quizzes	

SPONSORED CHAPTERS

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HUMAN RESOURCE MANAGEMENT

CREATIVE TRAIN THE TRAINER			
Course Date	3-4 February 2025	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Dr. Sunil Gupta
Key Learning Objectives By the end of this course participants should be able to: <ul style="list-style-type: none">• Learn and practice effective methods for conveying training points.• Use tips to assist trainees in applying their new skills and knowledge outside the training.• Improve learners’ engagement, involvement, and retention of training.			
Target Participants Training faculty, line managers who conduct training courses/sessions.		Pre-requisites There are no pre-requisites for this course.	
Contents Highlights <ul style="list-style-type: none">• The secrets of how adults learn best• Employing left brain and right brain techniques in your presentations• Retaining audience attention and influencing• Why attendees are NOT the same• How to ensure you reach ALL of them• How to make learning STICK by making it FUN and effective• How to find your own personal style and to get the most out of it• How to use state of the art digital tools beyond Zoom and Teams			
Certification CBFS certificate of completion for participants who attend all days of training.		Training Methods Powerpoint presentation, lecture, interactive discussions, exercises, cases, quizzes, videos, on-line activities	

HR ANALYTICS			
Course Date	2-3 June 2025	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Mr. Mohammed Anwar Al Balushi
Key Learning Objectives On completion of this course the participants will be able to: <ul style="list-style-type: none"> • Understand the importance of HR analytics in modern organizations. • Explore key concepts and methodologies used in HR analytics. • Develop proficiency in collecting, analyzing, and interpreting HR data. • Learn how HR analytics can inform strategic decision-making and improve organizational performance. • Gain insights into using HR analytics to address workforce challenges and optimize talent management. • Identify emerging trends and best practices in HR analytics. • Apply HR analytics techniques to real-world HR problems and scenarios. 			
Target Participants Divisional Heads, Section Heads and staff of HR Division		Pre-requisites There are no pre-requisites for this course.	
Contents Highlights <ul style="list-style-type: none"> • Introduction to HR analytics • Key concepts and methodologies • Data analysis and interpretation • Strategic decision-making with HR analytics • Workforce challenges and talent optimization • Emerging trends and best practices 		Certification CBFS certificate of completion for participants who attend all days of training.	
		Training Methods Powerpoint presentation, lecture, interactive discussions, exercises, cases, quizzes, videos, on-line activities	



INFORMATION TECHNOLOGY AND INFORMATION SECURITY



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INFORMATION TECHNOLOGY AND INFORMATION SECURITY

 SECURITY OF ELECTRONIC BANKING SYSTEMS - CYBER SECURITY RESILIENCE FRAMEWORK (WITH ISACA MUSCAT CHAPTER)			
Course Date	2-3 October 2024	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Mr. B. Venkat Rao
Key Learning Objectives By the end of this course participants should be able to: <ul style="list-style-type: none"> • Understand CBO Cyber Security and Resilience Framework (CS &RF) and how to protect your infrastructure from cyber attacks. • Gain the practical skills to implement the CBO CS & RF Cybersecurity Framework using the phased approach. • Expand your cybersecurity competency. • Be prepared to integrate a robust CBO CS & RF Cybersecurity program into Organization Information Security Management System (ISMS). 			
Target Participants Staff of Information Security, IT-Security, Compliance and Internal Audit Divisions.		Pre-requisites General understanding of banking systems.	
Contents Highlights <ul style="list-style-type: none"> • Objective of and scope of the CS & RF • Structure of the CS & RF • Risk based approach • Cyber Security Maturity Model • Control domains <ul style="list-style-type: none"> ○ Cyber security governance ○ Cyber security risk management ○ Cyber security in technology and operations ○ Cyber Security in third-party supply chain management ○ Cyber Security of online financial services ○ Cyber Security compliance and audit • Reporting cyber security incidents • Mapping with international standards • Self-assessing cybersecurity controls 		Certification CBFS certificate of completion for participants who attend all days of training.	
		Training Methods Lecture, PowerPoint presentation, interactive discussions, cases, video, quizzes	

MS EXCEL INTERMEDIATE			
Course Dates	21-22 October 2024 10-11 February 2025	Duration	2 Days, 12 Hours
Location	Muscat	Speakers	Mr. Yousuf Al Khanbashi Ms. Samia Al Jahwari
Key Learning Objectives To develop an understanding of the ways in which MS Excel can be used to support data analysis and reporting across functional areas		Target Participants All staff	
Pre-requisites Participants should have a good basic knowledge of computers and keyboard functions.			
Contents Highlights <ul style="list-style-type: none">• Applying advanced formatting options• Using functions associated with logical, statistical, financial, and mathematical operations• Creating charts and apply advanced chart formatting• Working with tables and lists to analyze, filter and sort data• Creating and using scenarios• Creating a total sheet• Validating and auditing spreadsheet data• Working with SUMIF & SUMIFS functions• Working with PMT and Subtotals functions		Certification CBFS certificate of completion for participants who attend all days of training.	
		Training Methods Power point presentation, lecture, interactive discussions, lab work	

INFORMATION TECHNOLOGY AND INFORMATION SECURITY

MS EXCEL ADVANCED			
Course Dates	9-10 December 2024 18-19 June 2025	Duration	2 Days, 12 Hours
Location	Muscat	Speakers	Mr. Yousuf Al Khanbashi Mr. Mirza Jamal Ahmed
Key Learning Objectives To help the participants learn advanced functionality of MS Excel for data analysis and reporting across functional areas		Target Participants All staff	
Pre-requisites Participants should have previously attended the “MS Excel -Intermediate” course at CBFS or <u>should pass the MS Excel placement test of CBFS.</u> Note: Basic concepts of MS Excel will not be covered in this course.			
Contents Highlights <ul style="list-style-type: none">Using a what-if analysis toolEnhancing productivity by working with named cell ranges and macrosUsing linking, embedding, and importing features to integrate dataComparing and merging spreadsheetsApplying spreadsheet security featuresUnderstanding the key concepts relating to the application of data analytics in businessUnderstanding and applying key statistical analysis conceptsImporting data into a spreadsheet and preparing it for analysisCleansing and filtering techniquesSummarizing data sets using pivot tables and pivot charts			
Certification CBFS certificate of completion for participants who attend all days of training.		Training Methods Power point presentation, lecture, interactive discussions, lab work	

DIGITAL BANKING			
Course Date	19-20 May 2025	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Mr. Vikas Sharma
Key Learning Objectives By the end of this course participants should be able to: <ul style="list-style-type: none">• Enhance digital financial literacy• Familiarise themselves with technology• Be aware of security requirements• Focus on convenience and efficiency		Target Participants Staff of Digital Banking, Transformation, Project Management Office, Operations, IT, IS, Risk Management and Internal Audit Divisions	
Pre-requisites There are no pre-requisites for this course			
Contents Highlights <ul style="list-style-type: none">• Introduction to digital banking• Digital banking tools and services• Financial management• Security and fraud prevention• Investment basics• Financial wellness & Independence• Emerging trends in digital banking and fintech		Certification CBFS certificate of completion for participants who attend all sessions of training	
		Training Methods Power point presentation, lecture, interactive discussions, exercises, cases, quizzes, videos	

INFORMATION TECHNOLOGY AND INFORMATION SECURITY

ARTIFICIAL INTELLIGENCE IN BANKING AND FINANCE

Course Date	26 May 2025	Duration	1 Day, 6 Hours
Location	Muscat	Speaker	Ms. Jinal Dhirajlal Bakhai
Key Learning Objectives <ul style="list-style-type: none">Understand the basics of AI and its applications in banking.Explore real-world examples of AI in the finance sector.Learn how AI can streamline operations, enhance customer experience, and manage risks.Discuss implementation strategies and best practices.Engage in hands-on activities to apply AI concepts practically.			
Target Participants Staff of Business, E-channels, IT, Risk Management, Compliance, and Internal Audit Divisions			
Pre-requisites There are no pre-requisites for this course			
Contents Highlights Understanding AI basics: <ul style="list-style-type: none">What is AI? (Definition, Types: Machine Learning, Deep Learning, NLP)AI vs. traditional analytics in bankingImportance of AI in the finance sector AI Applications in banking: <ul style="list-style-type: none">Customer service and chatbotsFraud detection and risk managementPersonalized banking and customer insightsAlgorithmic trading and investment strategiesRegulatory compliance and reporting Implementing AI in banking: <ul style="list-style-type: none">Challenges and barriers to AI adoptionBuilding an AI Strategy for banksData collection, storage and processingSelecting the right AI tools and platformsEthics and privacy considerations			
Certification CBFS certificate of completion for participants who attend full day of training.		Training Methods Power point presentation, lecture, interactive discussions, cases, videos, quizzes	

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MANAGERIAL SKILLS

COACHING SKILLS			
Course Date	10-11 September 2024	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Mr. Mohammed Al Wadhahi
Key Learning Objectives By the end of this course participants should be able to: <ul style="list-style-type: none"> • Define coaching and differentiate it from teaching, mentoring, counselling, and other disciplines. • Highlight the significance of coaching within organizations and elucidate its benefits. • Explore the crucial role of trust in coaching relationships and techniques for cultivating it. • Discuss the use of coaching as a tool for providing constructive feedback to employees. • Introduce the GROW model in coaching and illustrate its effective application in various scenarios. 			
Target Participants Divisional/Section Heads, Regional/Area Managers, Branch Managers, Assistant Branch Managers, Team Leaders		Pre-requisites Participants should have minimum work experience of 5 years and should be leading teams.	
Contents Highlights <ul style="list-style-type: none"> • Defining coaching • Importance in organizations • Building trust • Feedback delivery • GROW model 		Certification CBFS certificate of completion for participants who attend all days of training.	
		Training Methods Power point presentation, lecture, interactive discussions, exercises/activities, role plays, videos	

BUSINESS WRITING IN 3 PARTS (LETTERS, MEMOS/EMAILS, REPORTS)			
Course Dates	16-17 September 2024 (P-I) 9-10 October 2024 (P-II) 6-7 November 2024 (P-III) 8-9 January 2025 (P-I) 5-6 February 2025 (P-II) 7-8 April 2025 (P-III)	Duration	6 Days, 36 Hours (per batch)
Location	Muscat	Speakers	Ms. Hind Al Saadi Dr. Yaqoob Al Ghatrifi
Key Learning Objectives To understand the principles of business writing and apply the process of business writing to any business message for increased effectiveness in their business communications.		Target Participants All staff	
Pre-requisites This is <u>not</u> a grammar course. Hence participants should have basic knowledge of English and should be able to write simple sentences.			
Contents Highlights Part I <ul style="list-style-type: none">• Principles of business writing• Different types of business letters• Structure, layout and styles of presentation• Planning of a letter. Part II <ul style="list-style-type: none">• Essentials of e-mails and memos• Structure and layout of e-mails and memos• Planning of e-mails and memos• E-mail management and etiquette Part III <ul style="list-style-type: none">• Reports and presentation of information• Various types of data and reports• Format, layout and design of reports• Planning and writing a report• Use of technology for visual representation of data in reports		Certification CBFS certificate of completion for participants who attend all days of training in all the 3 parts.	
		Training Methods Power point presentation, lecture, interactive discussions, exercises, activities, videos, quizzes	



MANAGERIAL SKILLS

NEGOTIATION SKILLS			
Course Date	15-16 January 2025	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Dr. Zaynab Nadim
Key Learning Objectives To understand the negotiation process and maximize their negotiation effectiveness for competitive advantage.		Target Participants Divisional/Section/Unit Heads, Team Leaders, Regional/ District/Area Managers, Branch Managers, Assistant Branch Managers, staff involved in sales, purchasing/ procurement	
Pre-requisites Participants should be in a job function which requires them to do negotiations (internal/external) on a regular basis.			
Contents Highlights <ul style="list-style-type: none">• Concepts and definition of negotiation• Negotiation process• Negotiation styles• Role of communication in negotiations• Tips to improve negotiation skills		Certification CBFS certificate of completion for participants who attend all days of training.	
		Training Methods Power point presentation, lecture, interactive discussions, exercises/activities, cases, role plays, videos, quizzes	

BUSINESS COMMUNICATION			
Course Date	23-24 April 2025	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Dr. Abdullah Al Riyami
Key Learning Objectives To effectively use business communication (written and online) and enhance oral communication skills.		Target Participants All staff	
Pre-requisites There are no pre-requisites for this course.			
Contents Highlights <ul style="list-style-type: none">Principles of business communicationOral communication skills at workplace (face to face and on telephone)Types of letters and memos (electronic/paper)Structures, layout and styles of presentationEffective language in formal communicationPlanning of letters, memos and e-mails		Certification CBFS certificate of completion for participants who attend all days of training.	
		Training Methods Power point presentation, lecture, interactive discussions, exercises/activities, videos, quizzes	

MANAGERIAL SKILLS

ADVANCED BUSINESS WRITING (IN 2 PARTS)			
Course Dates	5-6 May 2025 (P-I) 16-17 June 2025 (P-II)	Duration	4 Days, 24 Hours
Location	Muscat	Speaker	Dr. Ahmed Al Abdali
Key Learning Objectives By the end of this course participants should be able to: <ul style="list-style-type: none"> Identify writing challenges. Ensure that writing is clear, concise, and accurate. Enhance the construction of sentences and the development of paragraphs. Develop simple and easy-to-read writing techniques. Develop effective business letters for difficult situations by using the readability index. 		Target Participants All staff	
		Pre-requisites Participants should have attended the "Business Writing" course of CBFS.	
Contents Highlights Part I <ul style="list-style-type: none"> 7 C's of written communication Writing for different channels Written business communication process Communication barriers Writing to the audience Tone in business writing Writing without cultural flaming Part II <ul style="list-style-type: none"> Role of perception in business writing Ineffective business writing Information-rich writing Personally addressed written communication Writing as senders and reading as receivers Written linguistic styles 		Certification CBFS certificate of completion for participants who attend all days of training in both the parts.	
		Training Methods Power point presentation, lecture, interactive discussions, exercises/activities, videos, quiz.	

CHANGE MANAGEMENT			
Course Date	12-13 May 2025	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Ms. Dina Al Maimani
Key Learning Objectives By the end of the course, the participants will be able to: <ul style="list-style-type: none"> Assess a need or an opportunity for change. Appreciate the need for managing change. Develop change management plan. Apply a change management model. 		Target Participants All staff involved in leading or managing change.	
		Pre-requisites There are no pre-requisites for this course.	
Contents Highlights <ul style="list-style-type: none"> Drivers of change Change process Barriers to change Management of change - why organizational change initiatives fail Change management models – John Kotter model, ADKAR model 		Certification CBFS certificate of completion for participants who attend all days of training.	
		Training Methods Power point presentation, lecture, interactive discussions, exercises/activities, videos, quizzes	



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FINANCE & ACCOUNTING

VAT AND TAXATION			
Course Date	18-19 November 2024	Duration	2 Days, 12 Hours
Location	Muscat	Speakers	Ms. Suhaila Al Maawali
Key Learning Objectives At the end of the course, participants will be able to understand:- <ul style="list-style-type: none"> • The current status of VAT in the GCC and Oman • The background and key features of VAT • Common VAT issues in the financial services sector • The companies required to file income tax returns and comply with the provisions of the Income Tax Law • The background and scope of WHT • The application and practical considerations of WHT 		Target Participants Staff of Finance and Internal Audit divisions	
Contents Highlights <ul style="list-style-type: none"> • Introduction to VAT • Key VAT principles • VAT compliance considerations • Basic concepts of WHT and specified payments • WHT scope and compliance • Double tax treaties and practical aspects 		Pre-requisites Participants should have a basic knowledge of accounting principles.	
		Certification CBFS certificate of completion for participants who attend full day of training.	
		Training Methods Power Point presentation, lecture, interactive discussions, exercises, videos, quizzes	

FINANCE FOR NON-FINANCE PEOPLE – LEVEL 1			
Course Date	7,8-9 January 2025	Duration	3 Days, 18 Hours
Location	Muscat	Speaker	Dr. Yousuf Al Mabsali
Key Learning Objectives On completion of this course, participants will be able to: <ul style="list-style-type: none"> • Understand the basics of finance and financial terminology. • Gain knowledge of key financial concepts such financial analysis and forecasting • Develop the skills necessary to analyse and interpret financial statements. • Enhance financial literacy and confidence in making financial decisions. 			
Target Participants Staff who are not working in the finance function but		Pre-requisites There are no pre-requisites for this course.	
Contents Highlights <ul style="list-style-type: none"> • Introduction to finance • Financial statements • Techniques of Financial analysis • Ratio analysis • Analysis of cash flows • Elements of personal finance 		Certification CBFS certificate of completion for participants who attend all days of training.	
		Training Methods Powerpoint presentation, lecture, interactive discussions, numeric exercises, cases, videos, quizzes	

FINANCE & ACCOUNTING

FINANCE FOR NON-FINANCE PEOPLE – LEVEL 2			
Course Date	11-12 February 2025	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Mr. Ali Musallam Al Asmi
Key Learning Objectives		Target Participants	
To understand higher level financial concepts to make informed financial decisions		Staff not having background of finance who are seeking to gain an insight into basic concepts of finance.	
Pre-requisites			
Participants should have attended the “Finance for Non-Finance People Level I” course of CBFS.			
Contents Highlights		Certification	
<ul style="list-style-type: none">• Cost-volume- profit analysis - break-even point, margin of safety• Importance of budgeting, different types of budgets• Cost of capital• Sources of finance-Debt, equity- and their features		CBFS certificate of completion for participants who attend all days of training.	
		Training Methods	
		Power point presentation, lecture, interactive discussions, numeric exercises, cases, videos, quizzes	

MACRO-ECONOMICS FOR BANKERS			
Course Date	TBA	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Ms. Fadhila Al Faraj
Key Learning Objectives By the end of this course participants should be able to- <ul style="list-style-type: none">Analyze key macroeconomic indicators.Locate a country’s macroeconomic accounts data points.Assess economic growth drivers and performances.Understand the role Central Banks plays to attain financial stability and economic development in coordination with other government institutions.		Target Participants Bank staff involved in assessing macroeconomic risks, investment bankers, or new staff with less than 3 years of experience.	
		Pre-requisites There are no pre-requisites for this course	
Contents Highlights <ul style="list-style-type: none">Accounting relationship of different economic sectors.Concepts and interlinkages of macroeconomic accounts; national accounts, government statistics accounts, monetary accounts, and the balance of payments.Interpret and analyze macroeconomic stability and economic growth.Importance in decision-making and policiesSpecial Purpose Entities (SPEs) distortions.Applying the analysis on Oman’s economy.Central Banks’ role in managing the macroeconomy, with reference to the Central Bank of Oman.			
Certification CBFS certificate of completion for participants who attend all days of training.		Training Methods Power point presentation, lecture, interactive discussions, videos, quizzes	

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- To enable participants to gain knowledge and skills necessary in FinTech operations.
- To equip participants with expertise in the leadership or technical aspects of FinTech.
- To make participants ready to accept challenges and have a career progression.
- To take part in accelerating FinTech advancements in the financial system of Oman.

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	Module Code	Module Title
Fall	FPC-1	FinTech Principles and Services
	FPC-2	Digital Asset: The Rise of New Asset Class
	FPC-3	Identity and Risk Management
	FPC-4	FinTech Regulation and Compliance: REGTECH and SUPTECH

	Leadership		Technical	
Spring	FPC-5	FinTech Market Leadership	FPC-8	Applications of Blockchain and Digital Currencies
	FPC-6	NEO Financial Institutions: Challenges and Incumbents	FPC-9	Cybersecurity and Privacy
	FPC-7	FinTech Innovation	FPC-10	Programming and Data Analysis

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SUSTAINABLE FINANCE

 ESG IMPLEMENTATION IN OMAN (WITH ICAI MUSCAT CHAPTER)			
Course Date	25-26 September 2024	Duration	2 Days, 12 Hours
Location	Muscat	Speakers	CA Nalin Chandna & CA Nat Vora
Key Learning Objectives By the end of this course participants should be in a position to: <ul style="list-style-type: none"> • Define and explain the three pillars of ESG (Environment, Social, and Governance) and their importance in the business world. • Identify and assess ESG risks and opportunities for companies. • Articulate the growing importance of ESG in various industries and careers. • Explore career paths within the ESG field and identify the necessary skills. • Effectively communicate ESG concepts and their impact to others. 			
Target Participants Staff of Risk Management, Compliance, Internal Audit, Marketing, Corporate Communications and CSR Divisions.			
Pre-requisites There are no pre-requisites for this course.			
Contents Highlights <ul style="list-style-type: none"> • Understanding ESG and its 3 core pillars • Why ESG matters? • ESG reporting requirements for Oman • Emerging trends in ESG 			
Certification CBFS certificate of completion for participants who attend all sessions of training.			
Training Methods Power point presentation, lecture, interactive discussions, exercises, cases, videos, quizzes			



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ISLAMIC TRADE FINANCE			
Course Date	23-24 September 2024	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Dr. Nagib Omar
Key Learning Objectives By the end of this course, participants should be able to: <ul style="list-style-type: none">• Understand the principles and concepts of Islamic finance as applied to trade transactions.• Familiarize participants with various Islamic trade finance instruments and structures.• Develop skills in structuring Islamic trade finance solutions to meet the needs of clients.• Explore the regulatory framework and Shariah compliance considerations in Islamic trade finance.			
Target Participants Staff of Corporate Credit, Trade Finance, Corporate Credit Risk Analysts and Credit Auditors in Islamic banks/windows		Pre-requisites Basic understanding of Islamic finance principles and trade finance concepts is recommended.	
Contents Highlights <ul style="list-style-type: none">• Introduction to Islamic finance principles and their application in trade finance.• Comparison between conventional trade finance and Islamic trade finance.• Key Islamic trade finance instruments: Murabaha, Wakala, Salam, and Istisna.• Structuring trade transactions using Islamic finance principles.• Risk management in Islamic trade finance.• Documentation and legal considerations in Islamic trade finance.• Regulatory framework and Shariah compliance in Islamic trade finance.			
Certification CBFS certificate of completion for participants who attend all days of training.		Training Methods Power Point presentation, lecture, group discussions, case studies, exercises, quiz.	

ISLAMIC FINANCE PRODUCTS			
Course Date	4-5 December 2024	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Dr. Fatin Al Zadjali
Key Learning Objectives To understand the various products and financing techniques in Islamic finance.		Target Participants All staff working in Islamic banks and windows or supporting Islamic banking function at Head Office level.	
Pre-requisites A basic knowledge of the fundamentals of Islamic finance			
Contents Highlights Fundamentals of Islamic Finance: <ul style="list-style-type: none">• Principles of Islamic Finance• Prohibitions: Riba, Maysir/ Qimar Gharar, Haram/ Halal, Zakat• Islamic contract law - Aqd, Mu’amalat, W’ad, Mua’hida• Trading & sale contracts – Bai’ Muajjal, Bai’ al Arbun, Bai’ Al ‘Inah• Wakala, Kafalah, Hawalah, Rahn Modes of Islamic Finance (Loan products): <ul style="list-style-type: none">• Murabaha – Murabaha to purchase orderer• Istisna and Salam• Ijara and its various structures• Musharka and Mudarba• Qard Hassan, Tawarruq• Shariah compliant credit cards Modes of sourcing funds (Deposit products): <ul style="list-style-type: none">• Wadia deposits• Current accounts: Amanah, Qard Hassan etc.• Savings accounts: Reverse Mudarba• Investment accounts: Mudaraba Mutlaga		Certification CBFS certificate of completion for participants who attend all days of training.	
		Training Methods PowerPoint presentation, lecture, interactive discussions, cases, exercises, videos, quizzes	

ISLAMIC BANKING

MANAGING INVESTMENT RISK IN ISLAMIC BANKING

Course Date	14-15 January 2025	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Mr. Mohammed Farzan
Key Learning Objectives By the end of this course, participants should be able to: <ul style="list-style-type: none">• Understand the principles of Islamic finance and how they apply to risk management.• Identify and evaluate different types of risks in Islamic banking.• Learn strategies to mitigate risks in compliance with Shariah law.• Analyze real-world case studies to understand risk management in practice.			
Target Participants Staff of Investment Banking, Investment Operations, Finance and Shariah Compliance Depts. in Islamic Banks and windows.		Pre-requisites Basic understanding of Islamic banking principles. Experience or academic background in finance or banking is preferred	
Contents Highlights <ul style="list-style-type: none">• Overview of Islamic banking• Key differences between conventional and Islamic banking• Understanding the concept of risk in Islamic finance• Types of risks specific to Islamic banking (credit, market, operational, liquidity)• Techniques and tools for risk assessment• Role of risk management in maintaining Shariah compliance• Detailed examination of real-world examples of risk mitigation• Strategies to mitigate various risks in Islamic banking operations• Impact of local and international regulations• Compliance with Shariah law and financial regulations			
Certification CBFS certificate of completion for participants who attend all days of training.		Training Methods Power Point presentations, lecture, group discussions, case studies exercises, quizzes	

SHARIA AUDIT

Course Date	7-8 May 2025	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Mr. Azhar Hamid
Key Learning Objectives By the end of this course, participants should be able to: <ul style="list-style-type: none"> • Understanding the importance of Shari'a Auditing of Islamic Banking Institute (IBI). • Knowing method of drafting a charter for the internal Shari'a audit function (SAF). • Capable of making Shari'a auditing plan. • Knowledgeable to develop of Shari'a Audit program and its execution. • Competent to communicate findings to relevant stakeholders, taking their response and compiling Shari'a Audit report for SSB opinion. • Competent in submitting Shari'a Audit reports to Board Audit committee. • Skilled in ensuring compliance with SSB opinion in Shari'a audit reports and making update to the ISR/head of Shari'a. 			
Target Participants Staff of Compliance and Internal Audit Divisions in Islamic Banks and windows.		Pre-requisites Competency in knowledge of Shari'a	
Contents Highlights <ul style="list-style-type: none"> • Shari'a Audit Function (SAF) - Purpose, responsibility, authority • SAF practices-An overview • Internal and external Shari'a audit • Importance of independence and objectivity of SAF • Developing Shari'a audit charter • Sample Shari'a audit checklists • Developing the strategic Shari'a audit plan • Developing the Shari'a audit engagement program • Shari'a audit engagement program execution • Communicating findings • Following up and post-engagement • Shari'a audit quality assurance program 		Certification CBFS certificate of completion for participants who attend all days of training.	
		Training Methods Power Point presentation, lecture, interactive discussions, cases, exercises, videos, quizzes	

ISLAMIC BANKING

ISLAMIC CREDIT CARDS			
Course Date	2-3 June 2025	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Dr. Nagib Omar
Key Learning Objectives By the end of this course, participants should be able to: <ul style="list-style-type: none">Understand the principles of Islamic finance as applied to credit card products.Familiarize participants with various Islamic credit card structures and features.Develop skills in marketing and selling Islamic credit card products.Explore the regulatory framework and Shariah compliance considerations in Islamic credit cards.			
Target Participants Bankers (Islamic and Conventional), Bank product managers, Relationship Managers and individuals involved in retail banking within Islamic finance institutions.		Pre-requisites Basic understanding of Islamic finance principles and retail banking concepts is recommended	
Contents Highlights <ul style="list-style-type: none">Introduction to Islamic finance principles and their application in credit card products.Comparison between conventional credit cards and Islamic credit cards.Key features and structures of Islamic credit cards: Tawarruq, Qard Hasan, and Ujrah.Marketing strategies for Islamic credit cards.Customer acquisition and retention in Islamic credit card business.Risk management and Credit assessment in Islamic credit cards.Regulatory framework and Shariah compliance in Islamic credit cards.			
Certification CBFS certificate of completion for participants who attend all days of training.		Training Methods Power Point presentation, lecture, group discussions, case studies, exercises, quiz.	

ISLAMIC WEALTH MANAGEMENT			
Course Date	17-18 June 2025	Duration	2 Days, 12 Hours
Location	Muscat	Speaker	Mr. Mohammed Farzan
Key Learning Objectives By the end of this course, participants should be able to: <ul style="list-style-type: none">Gain a comprehensive understanding of the principles and practices of Islamic wealth management.Learn about different Islamic financial instruments and their applications in wealth management.Understand the role of ethics and Shariah compliance in managing wealth.Develop skills to advise clients on Islamic wealth management strategies effectively.			
Target Participants Financial advisors specializing in Islamic finance, wealth managers and private bankers in Islamic banks/windows.		Pre-requisites Basic knowledge of Islamic finance principles. Prior experience in financial services or wealth management is beneficial.	
Contents Highlights <ul style="list-style-type: none">Overview of Islamic finance fundamentals.Distinctions between conventional and Islamic wealth management.Sukuk, Musharakah, Mudarabah, and other instruments.Applications of these instruments in wealth accumulation and preservation.Portfolio management within a Shariah-compliant framework.Strategies for risk diversification and ethical investing.Techniques for client engagement and relationship management.Advising clients on wealth management according to Islamic principles.Understanding global and local regulatory environments.Ethical considerations in managing and growing wealth in compliance with Islamic law.			
Certification CBFS certificate of completion for participants who attend all days of training.		Training Methods Power Point presentations, lecture, group discussions, case studies, exercises, quizzes	

CUSTOMISED COURSES

CERTIFIED BANK BRANCH MANAGER

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

BENEFITS:

Participants will gain a comprehensive understanding of the knowledge and skills necessary to succeed in the role of a branch manager.

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

TARGET GROUP:

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

ADMISSION CRITERIA:

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

All nominations are subject to the sole discretion of CBFS.

COURSE DETAILS:

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

Module Details:

Part I: Banking Business

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

Part II: Sales and Marketing

4. Wealth Management
5. Customer Relationship Management

6. Managing the Sales Team

Part III: Management and Leadership

7. Self-Management and Communication
8. Communication and Negotiation Skills
9. Decision Making and Problem Solving
10. Emotional Intelligence (EI) and Leadership

CERTIFIED BANK BRANCH MANAGER

Training methodology:

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

Assessment:

For the first six modules, a one-hour examination consisting of objective questions (Multiple Choice/True or False) and short questions (Theory and Numerical, as appropriate) will be administered on the second day of the relevant module. To pass the assessment, participants must achieve a minimum score of 60%. There will be a continuing assessment for the last four modules based on punctuality, participation in discussions, individual assignments, and group presentations. A minimum score of 60% is required to pass.

Certificate of Completion:

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

FOR MORE DETAILS, PLEASE CONTACT:

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

CERTIFICATE IN RISK MANAGEMENT (CIRM)

The Certificate in Risk Management program is a recommended minimum qualification by the Central Bank of Oman (CBO) for staff and aspirants in the risk management function. The course is divided into 12 modules as follows:

Module No.	Module Title	Days/Hours
1	Introduction to Financial Risk Management	2 Days – 12 Hours
2	Credit Risk Management	2 Days – 12 Hours
3	Market Risk Management	2 Days – 12 Hours
4	Operational Risk Management	2 Days – 12 Hours
5	Treasury and Liquidity Risk Management	2 Days – 12 Hours
6	Fraud and Compliance Risk Management	2 Days – 12 Hours
7	Investment Risk Management	2 Days – 12 Hours
8	Interest Rate Risk Management	2 Days – 12 Hours
9	Sovereign and Country Risk Management	2 Days – 12 Hours
10	Cybersecurity and Conduct Risk Management	2 Days – 12 Hours
11	Enterprise Risk Management	2 Days – 12 Hours
12	Basel Accords	3 Days – 18 Hours

CERTIFICATION CRITERIA

All modules and assessments must be completed by participants. Modules will be held on a monthly basis. The minimum passing score for each module will be 50%. An assessment will be administered at the end of each module. The assessment will consist of multiple-choice questions (MCQs) covering both theoretical concepts and numerical calculations.

TRAINING METHODOLOGY

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

FOR MORE DETAILS, PLEASE CONTACT:

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

PREPARATORY TRAINING FOR GLOBALLY RECOGNISED CERTIFICATIONS OF CISI, UK

CBFS is an accredited training provider (ATP) for the following certification examinations offered by the Chartered Institute of Securities and Investment, UK, in the areas of investment, wealth management, treasury, compliance, risk management, corporate finance, cyber security, Islamic finance.

No.	Paper Titles	Content highlights	Hours
1	Fundamentals of Financial Services	Ethics and integrity in financial services, savings and borrowings, banking, equities, bond markets.	18
2	International Introduction to Securities and Investments (IISI)	Introduction, economic environment, financial assets and market, equities, bonds, derivatives, investment funds, financial services regulation, other financial products.	60
3	International Certificate in Wealth and Investment Management (ICWIM)	The financial services sector, industry regulation, asset classes and financial markets, collective investments, economics and investment analysis, investment management, investment advice, lifetime financial position.	60
4	International Certificate in Advanced Wealth Management (ICAWM)	<p>Syllabus summary</p> <p>Paper 1 - Economics and Markets for Wealth Management</p> <ul style="list-style-type: none"> ▪ Wealth Management and the Financial Services Sector ▪ Macro-Economic Environment ▪ Cash, Money Markets and the Foreign Exchange Market ▪ Fixed Income Securities ▪ Equities ▪ Real Estate and Alternative Investments ▪ Derivatives ▪ Settlement and Safe Custody <p>Paper 2 - Wealth Management Practice</p> <ul style="list-style-type: none"> ▪ Securities Analysis ▪ Taxation, Trusts and Foundations ▪ Investment Products ▪ Principles of Investment Risk and Return ▪ Portfolio Construction ▪ Investment Advice ▪ Investment Selection and Recommendation ▪ Portfolio Evaluation, Maintenance and Review 	60
5	Risk In Financial Services	Principles of risk management, international risk regulation, operational risk, credit risk, market risk, investment risk, liquidity risk, model risk, risk oversight and corporate governance, enterprise risk management.	60
6	Managing Operational Risk in Financial Institutions	Fundamentals of business models and associated business risks in financial institutions, fundamentals of financial risk in financial institutions, operational risk in financial institutions, governance, risk management and compliance.	60

PREPARATORY TRAINING FOR GLOBALLY RECOGNISED CERTIFICATIONS OF CISI, UK

7	Fundamentals of Islamic Banking and Finance	Islamic Economics and its worldview, history and evolution of Islamic banking and finance, Islamic business ethics, Islamic banking and finance features, Shariah and Fiqh principles, Islamic banking and finance Infrastructure.	40
8	Islamic Finance Qualification (IFQ)	The basis of Islamic banking and finance, an introduction to Islamic banking and finance, Islamic principles of exchange, basic contracts and their treatment, financial contracts and techniques applied by Islamic banks, Islamic asset management, sukuk market, Islamic insurance – Takaful, Islamic corporate governance.	60
9	Certificate in Ethical Artificial Intelligence	AI - An introduction, Ethical AI and Professional Codes of Conduct, Risk Management in AI, Strategic Approaches to AI, Tactical Development of AI (Executive Management)	36

TRAINING METHODOLOGY

Power point presentation, lecture, interactive discussions, numeric exercises, quizzes, 2 mock examinations followed by intensive review.

FOR MORE DETAILS, PLEASE CONTACT:

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

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



COURSE CALENDAR

COURSE CALENDAR

No.	Course Titles	Location	Start & End Date	Hrs	Days	Speakers	Page No.
1	Effective Project Management	Muscat	4-5 Sep 2024	12	2	Dr. Abdullah Al Riyami	46
2	Certificate in Corporate Credit Analysis - Module I	Muscat	9-10 Sep 2024	12	2	Mr. Vaheed Z. Ubaidullah	34
3	Coaching Skills	Muscat	10-11 Sep 2024	12	2	Mr. Mohammed Al Wadhahi	60
4	Business Writing - Part I (Letters)	Muscat	16-17 Sep 2024	12	2	Ms. Hind Al Saadi	60
5	Financial Consumer Protection Regulatory Framework	Muscat	16-17 Sep 2024	12	2	Mr. Ratheesh Sudhakaran Nair	28
6	Analysis and Interpretation of Financial Statements	Muscat	18-19 Sep 2024	12	2	Dr. Yousuf Mohamed Al Balushi	35
7	Certificate in Corporate Credit Analysis - Module II	Muscat	23-24 Sep 2024	12	2	Mr. Hisham Moosa Hassan	34
8	Islamic Trade Finance	Muscat	23-24 Sep 2024	12	2	Dr. Nagib Omar	70
9	IFRS 9 and Impact on Problem Loan Classification and Provisioning	Muscat	25-26 Sep 2024	12	2	Mr. M. Gnanendran	40
10	ESG Implementation in Oman (with ICAI Muscat Chapter)	Muscat	25-26 Sep 2024	12	2	CA Nalin Chandna & CA Nat Vora	68
11	Security of Electronic Banking Systems- Cyber Security Resilience Framework (with ISACA Muscat)	Muscat	2-3 Oct 2024	12	2	Mr. Venkat Rao	56
12	Certificate in Corporate Credit Analysis - Module III	Muscat	7-8 Oct 2024	12	2	CA Sujatha Bhat	34
13	Business Writing - Part II (Memos)	Muscat	9-10 Oct 2024	12	2	Ms. Hind Al Saadi	60
14	Business Continuity Management	Muscat	14-15 Oct 2024	12	2	Mr. Majid Al Zadjali	40
15	Corporate Governance in the Banking Institutions (Arabic)	Muscat	15-16 Oct 2024	12	2	Dr. Riyad Mustafa Abu Shhadeh	41
16	SME Credit	Muscat	16-17 Oct 2024	12	2	Mr. Nuwan Sumanasekara	35
17	Certificate in Corporate Credit Analysis - Module IV	Muscat	21-22 Oct 2024	12	2	Mr. A.V. Manohar	34
18	MS Excel-Intermediate	Muscat	21-22 Oct 2024	12	2	Mr. Yousuf Al Khanbashi	56
19	Customer Experience	Muscat	23-24 Oct 2024	12	2	Mr. Abbas Najwani	28
20	Certificate in Corporate Credit Analysis - Module V	Muscat	4-5 Nov 2024	12	2	Dr. K. Rajesh Nayak & Dr. Manish Dhameja	34
21	Business Writing - Part III (Reports)	Muscat	6-7 Nov 2024	12	2	Ms. Hind Al Saadi	60



COURSE CALENDAR

No.	Course Titles	Location	Start & End Date	Hrs	Days	Speakers	Page No.
22	Excellent Customer Service for Disabled Customers	Virtual	11,12-13 Nov 2024	9	3	TBA	29
23	VAT and Taxation	Muscat	18-19 Nov 2024	12	2	Ms. Suheila Al Maawali	64
24	Certificate in Corporate Credit Analysis - Review and Master Assessment	Muscat	19-Nov-24	6	1	Ms. Sujata Suresh	34
25	Introduction to Trade Finance	Muscat	2-3 Dec 2024	12	2	Mr. Venu Krishnan	36
26	Complaints Management and Service Recovery	Virtual	2,3-4 Dec 2024	9	3	TBA	29
27	Islamic Finance Products	Muscat	4-5 Dec 2024	12	2	Dr. Fatin Al Zadjali	70
28	MS Excel-Advanced	Muscat	9-10 Dec 2024	12	2	Mr. Yousuf Al Khanbashi	57
29	Advanced Certificate in Corporate Credit Analysis - Module I	Muscat	6-7 Jan 2025	12	2	CA Sujatha Bhat	36
30	Finance for Non-Finance People - Level 1	Muscat	7,8-9 Jan 2025	18	3	Dr. Yousuf Khamis Al Mabsali	64
31	Business Writing - Part I (Letters)	Muscat	8-9 Jan 2025	12	2	Dr. Yaqoob Al Ghatrifi	60
32	Financial Consumer Protection Regulatory Framework	Virtual	13,14-15 Jan 2025	9	3	Mr. Mohammed Anwar Al Balushi	28
33	Managing Investment Risk in Islamic Banking	Muscat	14-15 Jan 2025	12	2	Mr. Mohammed Farzan	71
34	Negotiation Skills	Muscat	15-16 Jan 2025	12	2	Dr. Zaynab Nadim	61
35	Introduction To Bank Ratings and Sukuk Ratings, Cr ypto and Defi (with S&P Global Ratings)	Virtual	16 Jan 2025	6	1	Dr. Mohammed Damak	41
36	Advanced Certificate in Corporate Credit Analysis - Module II	Muscat	20-21 Jan 2025	12	2	Mr. M. Gnanendran	36
37	Structured Products in Trade Finance	Muscat	21-22 Jan 2025	12	2	Mr. Murahari Naik	37
38	Customer Experience in Priority Banking	Muscat	22-23 Jan 2025	12	2	Mr. Karthyic Subramanian	30
39	Advanced Certificate in Corporate Credit Analysis - Module III	Muscat	3-4 Feb 2025	12	2	Ms. Afra Al Zadjali	36
40	Creative Train-The Trainer	Muscat	3-4 Feb 2025	12	2	Dr. Sunil Gupta	54
41	Business Writing - Part II (Memos)	Muscat	5-6 Feb 2025	12	2	Dr. Yaqoob Al Ghatrifi	60
42	MS Excel-Intermediate	Muscat	10-11 Feb 2025	12	2	Ms. Samia Al Jahwari	56



COURSE CALENDAR

No.	Course Titles	Location	Start & End Date	Hrs	Days	Speakers	Page No.
43	Finance for Non-Finance People - Level 2	Muscat	11-12 Feb 2025	12	2	Mr. Ali Musallam Al Asmi	65
44	CBO Rules Related to Retail Banking	Muscat	12-13 Feb 2025	12	2	Dr. K. Rajesh Nayak	30
45	Advanced Certificate in Corporate Credit Analysis - Module IV	Muscat	17-18 Feb 2025	12	2	Mr. Venu Krishnan	36
46	Excellent Customer Service for Disabled Customers	Virtual	17,18-19 Feb 2025	9	3	TBA	29
47	Rrisk-Based Internal Audit (rbia) (With IIA Oman Chapter)	Muscat	20 Feb 2025	6	1	Mr. Devesh Sharma	50
48	CBO Rules related to Treasury & Asset Liability Management	Muscat	24-25 Feb 2025	12	2	Mr. Juma Al Jabri	44
49	Business Writing - Part III (Reports)	Muscat	7-8 Apr 2025	12	2	Dr. Yaqoob Al Ghatrifi	60
50	Instructions under Law on Combating Money Laundering and Terrorist Financing	Muscat	8-9 Apr 2025	12	2	Mr. Mohammed Anwar Al Balushi	50
51	Advanced Certificate in Corporate Credit Analysis - Module V	Muscat	9-10 Apr 2025	12	2	Dr. K. Rajesh Nayak	36
52	Financial Consumer Protection Regulatory Framework	Virtual	14,15-16 Apr 2025	9	3	Mr. Mohammed Anwar Al Balushi	28
53	Understanding Corporate Annual Report and Auditor's Report (with CFA Oman Chapter)	Muscat	15-16 Apr 2025	12	2	Mr. Vikas Kumar	38
54	Advanced Certificate in Corporate Credit Analysis - Review and Master Assessment	Muscat	17-Apr-25	6	1	Ms. Sujata Suresh	36
55	Transaction Banking	Muscat	21-22 Apr 2025	12	2	Mr. Venu Krishnan	47
56	Business Communication	Muscat	23-24 Apr 2025	12	2	Dr. Abdullah Al Riyami	61
57	Advanced Business Writing - Part I	Muscat	5-6 May 2025	12	2	Dr. Ahmed Al Abdali	62
58	Complaints Management and Service Recovery	Virtual	5,6-7 May 2025	9	3	TBA	29
59	Sharia Audit	Muscat	7-8 May 2025	12	2	Mr. Azhar Hamid	71
60	Change Management	Muscat	12-13 May 2025	12	2	Ms. Dina Al Maimani	62
61	Wealth Management	Muscat	13-14 May 2025	12	2	Mr. Mohammed Nabiulla	31
62	Fraud Risk Management	Muscat	14-15 May 2025	12	2	Ms. Zahra Al Lawati	51



COURSE CALENDAR

No.	Course Titles	Location	Start & End Date	Hrs	Days	Speakers	Page No.
63	Digital Banking	Muscat	19-20 May 2025	12	2	Mr. Vikas Sharma	57
64	Preparing a Corporate Credit Proposal	Muscat	20-21 May 2025	12	2	Mr. Hisham Moosa Hassan	38
65	Retail Credit Risk Management	Muscat	21-22 May 2025	12	2	Mr. Aditya Jitani & Mr. Venu Daga	42
66	Artificial Intelligence in Banking and Finance	Muscat	26-May-25	6	1	Ms. Jinal Dhirajlal Bakhai	58
67	Effective Report Writing for Fraud Examiners (with ACFE Oman Chapter)	Muscat	26-27 May 2025	12	2	Mr. Haitham Al Raisi	51
68	Islamic Credit Cards	Muscat	2-3 Jun 2025	12	2	Dr. Nagib Omar	72
69	HR Analytics	Muscat	2-3 Jun 2025	12	2	Mr. Mohammed Anwar Al Balushi	54
70	Problem Loan Management	Muscat	11-12 Jun 2025	12	2	Ms. Afra Al Zadjali	42
71	Design Thinking	Muscat	11-12 Jun 2025	12	2	Mr. Mohammed Anwar Al Balushi	47
72	Advanced Business Writing - Part II	Muscat	16-17 Jun 2025	12	2	Dr. Ahmed Al Abdali	62
73	Islamic Wealth Management	Muscat	17-18 Jun 2025	12	2	Mr. Mohammed Farzan	72
74	MS Excel-Advanced	Muscat	18-19 Jun 2025	12	2	Mr. Mirza Jamal Ahmed	57
75	Macro-Economics for Bankers	Muscat	TBA	12	2	Ms. Fadhila Al Faraj	65



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