



Professional Development Institute  
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## Professional Banker Certificate – *Level 4*

### Introduction

The **Professional Banker Certificate** is designed for individuals seeking to build or enhance their knowledge and expertise in banking. This certification will provide a comprehensive understanding of financial services, customer relationships, regulatory frameworks, and the key functions of a modern bank. It is suitable for those starting their careers in banking or professionals looking to deepen their understanding of the industry.

### Learners: What Will They Learn?

Upon completion of this certificate program, learners will:

- Gain a solid understanding of banking products, services, and operations.
- Develop knowledge of the regulatory environment and its impact on daily banking activities.
- Learn about the key risks involved in banking and how to manage them.
- Understand financial analysis and reporting within the banking sector.
- Gain insight into customer relationship management and its importance in banking.
- Be aware of ethical issues and trends affecting the future of the banking industry.

### Certificate Overview

- **Certificate Level - *Level 4*:** This is a mid-level certification that builds on foundational knowledge and skills
- **Target Audience:** The main objective of this certificate is to develop the necessary skills and competencies required to excel in various banking roles. Upon successful completion, learners will understand banking operations, risk management, financial products, compliance, and customer relations.
- **Format:** The certificate is typically offered through accredited professional educational institutions, and it delivered in a hybrid format.
- **Completion Requirements:** Successful completion of all assessments and exams.
- **The assessment process** Level 4 certification required the following:



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- **Exams:** Multiple-choice or case study-based exams testing theoretical and practical knowledge of banking topics.
  - The examination contains 100 questions.
  - Candidates are required to attempt all questions.
  - Candidates will be graded Pass or Fail. A result of Fail will be recorded where candidates do not achieve the required marks for a Pass.
  - A result Pass required to achieve 70% of the required marks
  - Bilingual dictionaries are permitted for use in the examination.
  - **Continuous Assessment:** Ongoing assessments through quizzes, practical activities, and assignments throughout the course.
  - **Exam non-disclosure:** The Certificate examinations are non-disclosed examination, which means that current exam questions and answers will not be published or divulged.
- **Prerequisites**

The main requirements are a basic knowledge in management and planning, as well as a general understanding of banking principles.
  - **Duration:** Qualification Time and Guided Learning hours;
    - The Certificate amounts to a minimum of 120 Guided Learning Hours, with additional hours of directed and self-directed study.
    - This qualification has a recommended TQT value of 200 hours and a GLH of a minimum of 120 hours. The learning hours for this qualification are as follows:

Guided Learning Hours (GLH)	Total Qualification Time (TQT)
120 hours	200 hours

- **Continuing Education:** require periodic re-certification or professional development activities to maintain the certification.

#### Detailed Outline:

##### Module 1: Introduction to Banking and Financial Services

- Evolution of banking and financial services
- Overview of banking products and services
- Structure and types of banks



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- Role of central banks and regulators

#### **Module 2: Banking Products and Services**

- Loans and advances (personal, corporate, mortgages)
- Deposit products (savings, current, fixed deposits)
- Investment products (bonds, stocks, mutual funds)
- Insurance products offered by banks

#### **Module 3: Risk Management in Banking**

- Types of banking risks (credit, market, operational)
- Risk assessment tools and techniques
- Regulatory frameworks for risk management (Basel III, Dodd-Frank)
- Credit rating and loan approval processes

#### **Module 4: Compliance and Regulatory Environment**

- Anti-money laundering (AML) and Know Your Customer (KYC) requirements
- Regulatory bodies (e.g., Financial Conduct Authority, Reserve Bank)
- Banking laws and regulations
- Compliance best practices

#### **Module 5: Financial Analysis and Reporting**

- Understanding financial statements (balance sheet, income statement, cash flow)
- Key performance indicators (KPIs) for banks
- Analyzing the financial health of a bank
- Reporting and transparency in banking

#### **Module 6: Customer Relationship Management (CRM)**

- Building and maintaining customer relationships
- Effective communication and problem-solving
- Customer service standards in the banking industry
- Using CRM tools and technologies

### Module 7: Ethical Banking and Social Responsibility

- The role of ethics in banking
- Sustainable and responsible banking practices
- Corporate social responsibility (CSR) in banking
- Green banking and ethical investment

### Module 8: Current Trends in Banking

- Fintech and digital transformation in banking
- Mobile banking and online services
- Cryptocurrencies and blockchain technology
- The future of banking

### Learning Outcomes and Assessment Criteria

Understanding the Structure of the Banking Sector	Identify different types of banks and financial institutions, and explain their functions.
Knowledge of Banking Products and Services	List various banking products, describe their features, and explain their usage in the financial services market.
Comprehension of Risk Management Techniques	Assess and identify types of banking risks and outline methods for mitigating these risks.
Ability to Comply with Regulatory Standards	Demonstrate understanding of key banking regulations and ensure compliance with industry standards such as AML, KYC, and Basel III.
Understanding Financial Reporting	Interpret financial statements, understand key performance metrics, and assess the financial health of a bank.
Customer Relationship Skills	Develop strategies for effective communication with clients and managing customer expectations.



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<b>Ethical and Social Responsibility in Banking</b>	<b>Explain the importance of ethical practices in banking and describe corporate social responsibility initiatives in the banking sector.</b>
<b>Awareness of Banking Trends and Innovations</b>	<b>Recognize the impact of fintech, blockchain, and digital banking on the financial services industry.</b>