



NATIONAL BANKING INSTITUTE
"The Banking Academy of Nepal"

NEWSLETTER



AML CONFERENCE

Hotel Radisson, Kathmandu

DATE: 27th Jan 2016

OBJECTIVE: NBI concluded one day Conference on "Anti Money Laundering" with the participation of altogether 161 participants attending the program from banks, insurance companies, remittance companies, provident funds, investigating authorities and regulatory bodies. NBI stepped in organizing this conference aiming to enable the participants to assess the current gap, formulate the strategies and execute it more effectively in order to save the organizations and staff from Money Laundering Risk. On the occasion of the event, NBI, in association with Fintelekt, India, launched online "AML/CFT Certificate Course" in Nepal.

FACILITATOR: Mr. Rahul Oberai, Mr. Sangeet Shukla, Mr. Abhay Sinha, Mr. Pushpendra Sharma & Mr. Maha Prasad Adhikari

MERGER CONFERENCE - 2016

Hotel Soaltee, Kathmandu

DATE: 3rd March 2016

OBJECTIVE: One day conference was organized for BFIs with the attendance of over 100 executives aiming to contribute to the industry in getting the merger success. Senior industry experts who have already made the merger success and capitalizing the opportunities discussed about their success stories. The program highlighted that Merger and acquisitions brings opportunities in strengthening the organizations by increasing capital base and risk management capabilities and its contributions in creating value. Similarly, the program also focused on challenges relating to pre and post merger communication, cultural, human resources, operations, system, etc integration.

FACILITATOR: Local Experts



NBI BOARD

Mr. Shovan Dev Pant
Chairman
CEO, Lumbini Bank Ltd.

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Director
Executive Director, NRB.

Mr. A. K Ahluwalia
Director
CEO, Everest Bank Ltd.

Mr. Jyoti Chandra Ojha
Director
CEO, RMDC.

Mr. Upendra Poudyal
Director
CEO, NMB Bank Ltd.

Happy New Year and welcome to yet another issue of NBI News Letter.

The year 2072 is now gone however it left deeper effect on all parts of our society. The devastating earth quake that took thousands of lives, destroyed homes and infrastructure not only crippled our economy but left sad memory for all of us. Then the blockade added more injury to already damaged economic set up. This placed additional pressure on entire financial highway and banks could not be left untouched.

Then the regulatory requirement of capital increase has compelled the industry to explore ways and means to meet the increased capital pressure. Thus series of consolidation process began and continues till date.

NBI has in our interaction with the industry and through recently held Merger Conference has made recommendations that BFIs pay particular attention to Human Capital integration, training and development to make merger successful.

On the other note, NBI has now embarked on our next level of journey through Nepal's first Professional Banking Certification course JANBI. JANBI has received very good response since its debut in January and so far we have more than 150 bankers from all over Nepal enrolled for this program.

We are encouraging each and every bank staff of all level to profit from JANBI experience and earn their professional certification. The major attraction of JANBI from candidate's perspective is it's not only well rounded comprehensive knowledge they gain but also increases their chance of professional success through promotion and performance appraisal.

We look forward to welcome you to Team JANBI – A group of professionally certified banker.
We wish you happy banking

Warm Regards,

Sanjib Subba
Chief Executive Officer





REMITTANCE OPERATIONS

NBI Hall, Kathmandu

DATE: 23rd Jan 2016

OBJECTIVE: This training expects to get enhanced the remittance knowledge of staffs and prescribe the tools for mitigating operational and compliance risks, which is expected to be instrumental to the BFIs in managing operational risks.

FACILITATOR: Mr. Pankaj Pant



TOT on AML/CFT

NBI Hall, Kathmandu

DATE: 22nd & 23rd Jan 2016

OBJECTIVE: To produce Trainers at BFIs, to impart training of international standard in compatibility with local systems. Likewise, to develop economic, institutional friendly, customer supportive and objective oriented AML/CFT system.

FACILITATOR: Mr. Resham Parajuli & Mr. Hari Nepal



CREDIT APPRAISAL

NBI Hall, Kathmandu

DATE: 24th to 29th Jan 2016

OBJECTIVE: It creates a solid base for a better future in credit department and to understand the credit appraisal comprehensively and be able to use the knowledge and skills immediately.

FACILITATOR: Mr. Parshuram K. Chhetri



ADVANCED EXCEL

NBI Hall, Kathmandu

DATE: 31st Jan to 8th Feb 2016

OBJECTIVE: This training gives knowledge to the employee about managing the workbook and worksheet, creating pivot table and so on which will be very much helpful for employees in their daily work.

FACILITATOR: Mr. Narayan Bhuju



BASEL III

NBI Hall, Kathmandu

DATE: 19th & 20th Feb 2016

OBJECTIVE: This training helps to understand the component of regulatory adjustment, the fundamental reasons of banking crises 2008 and necessity of pronouncement of Basel III which have the depth knowledge on elements of capital, their quality, consistency and target ratios under new capital adequacy framework.

FACILITATOR: Mr. Jagdish Kumar



JOURNEY TO EXCELLENCE IN CORPORATE LENDING

NBI Hall, Kathmandu

DATE: 19th to 21st Feb 2016

OBJECTIVE: This training aims to provide participant about the techniques in identifying credit risk that they deal with in day to day situations. It helps for problem mitigations of the credit risk and some aspects of non financial risk.

FACILITATOR: Mr. Sujit Mundul



COUNTERFEIT NOTES & SIGNATURE VERIFICATION

NBI Hall, Kathmandu

DATE: 27th Feb 2016

OBJECTIVE: This training aims to help the employee about the security features of genuine notes and comparison with fake ones. Likewise, gives knowledge about the techniques to verify signature within few seconds and provides basic features of signature and handwriting.

FACILITATOR: Mr. Mukul Pradhan



TREASURY OPERATIONS

NBI Hall, Kathmandu

DATE: 27th Feb 2016

OBJECTIVE: This training is blended with a strong theoretical foundation and real market feeling, which will enable treasury officials, not only to understand the treasury products and their respective operations (in Front, Mid, and Back office), but also to equip them with the desired skills to understand the need of their clients and accordingly offer them the right product.

FACILITATOR: Mr. Sarbendra Mishra



CUSTOMER RELATIONSHIP MANAGEMENT

NBI Hall, Kathmandu

DATE: 5th March 2016

OBJECTIVE: To understand the logic behind spending more on valuable customers and maintaining different customer situations including complains.

FACILITATOR: Ms. Euden Koirala



AML/CFT

NBI Hall, Kathmandu

DATE: 12th March 2016

OBJECTIVE: The training focuses to all banking staff members on issues of AML/CFT and understanding how BFI take business and AML/ CFT together. It provides knowledge about AML and helps employees to take action against these kinds of activities.

FACILITATOR: Mr. Shyam Krishna Dahal





CASH OPERATIONS & NEGOTIABLE INSTRUMENT

NBI Hall, Kathmandu

DATE: 7th & 8th March 2016

OBJECTIVE: To develop conceptual skills of staff working in the Cash Area as well as provide a holistic environment for staff to clear up issues being faced on a day to day basis in their work place. The major aim of this training program is to make the participants aware about the theoretical as well as practical aspects of Cash Management. The Program is intended to equip the participants with knowledge so as to enable them to conduct their day to day operations independently.

FACILITATOR: Mr. Ajit Bhattarai



IT RISK MANAGEMENT

NBI Hall, Kathmandu

DATE: 19th March, 2016

OBJECTIVE: To be able to identify the risk related to IT, having Risk mitigates for Phishing/ Spam/emails, understanding Industry Best practices and complying with NRB Requirements.

FACILITATOR: Mr. Subash Chandra Khanal, Mr. Ajit Regmi



CARDS & E-BANKING

Alfa House, Kathmandu

DATE: 12th March, 2016

OBJECTIVE: To gain knowledge of Cards & e-Banking Products, enhancement of skill in selling Card & e-Banking products, comprehensive knowledge of ATM and its Operations, and knowledge of after sales support, risk mitigation tools and dispute management

FACILITATOR: Mr. Suresh Raj Maharjan

FUNDAMENTALS OF INTERNATIONAL TRADE PAYMENT MECHANISM

19TH MARCH, 2016 NBI HALL, KATHMANDU.



INTERNATIONAL TRADE PAYMENT MECHANISM

NBI Hall, Kathmandu

DATE: 19th March, 2016

OBJECTIVE: To attain a fundamental understanding of the basic concepts of international trade finance, understand the different methods of payment and the various trade finance instruments and risk involved in them.

FACILITATOR: Mr. Mani Shrestha

RISK BASED INTERNAL AUDIT**NBI Hall, Kathmandu****DATE:** 1st & 2nd April, 2016**OBJECTIVE:** To understand the roles and responsibilities of IA, challenges in attaining IA's objectives, managing IA function, its Risk and Controls, Prerequisites and Approaches to RBIA.**FACILITATOR:** Mr. Sanjay Ballav Pant & Mr. Jagdish Kumar**BASIC CONCEPT OF CREDIT MANAGEMENT & INTERPRETATION OF FINANCIAL STATEMENT OF BORROWERS****NBI Hall, Kathmandu****DATE:** 24th to 30th March 2016**OBJECTIVE:** To be able to conceptualize the basis concept of credit management from prospecting to end of credit, understand financial statement, their structure and composition and understand the major information of company/firm not disclosed in the financial statement.**FACILITATOR:** Mr. Ganesh Awasthi**FOREIGN EXCHANGE MANAGEMENT IN NEPAL****NBI Hall, Kathmandu****DATE:** 3rd to 8th April 2016**OBJECTIVE:** To equip participants with sound knowledge on foreign exchange management to deal with day to day operations and gain knowledge and skills that are very essential to be efficient in their field of work.**FACILITATOR:** Mr. Basudev Adhikari**BRANCH OPERATIONS****NBI Hall, Kathmandu****DATE:** 7th April 2016**OBJECTIVE:** To be able deal with the challenges in Branch Banking & Operations, in an increasingly fierce competition in the banking industry, to be able to meet customer expectations and to increase the operational efficiency of the branch banks**FACILITATOR:** Mr. Ajit Bhattarai

"In the end, all business operations can be reduced to three words; people, product and profits. Unless you've got a good team, you can't do much with the other two."

- Lee Lacocca



COMPREHENSIVE BANKING COURSE
IN-HOUSE FOR EVEREST BANK LTD.
17TH TO 22ND JANUARY 2016. NBI HALL, KATHMANDU.



COMPREHENSIVE BANKING COURSE

(In-House for Everest Bank)

NBI Hall, Kathmandu

DATE: 17th Jan to 22nd Jan 2016

OBJECTIVE: To understand the basic knowledge and skill needed to core of human capital of the banking industry and also to provide the core banking knowledge as well as the soft skill such as selling skill, marketing skill, customer service which also plays vital roles in effective and professional dealing with clients.

FACILITATOR: Pool of Experts

CREDIT APPRAISAL, ADMINISTRATION & RECOVERY

(In-House for Mahalaxmi Finance Ltd.)

NBI Hall, Kathmandu

DATE: 7th & 8th Feb 2016

OBJECTIVE: To be able to create a solid base for a better future in credit department and to understand the credit appraisal comprehensively and be able to use the knowledge and skills immediately.

FACILITATOR: Mr. Shreejesh Ghimire & Mr. BN Gharti.

NEGOTIATION SKILLS

(In-House for Ncell Pvt. Ltd.)

NBI Hall, Kathmandu

DATE: 8th Feb 2016

OBJECTIVE: To understand the negotiation process and to master vital negotiating techniques to achieve win/win outcomes and also to Identify, Enhance and Focus on the changing values and the techniques that work towards optimizing interactional process required for effective negotiation.

FACILITATOR: Mr. Prakash Rohera

TRAIN THE TRAINER

(In-House for NIC Asia Bank)

NBI Hall, Kathmandu

DATE: 9th & 10th Feb 2016

OBJECTIVE: To highlight The Power of "I" as a Trainer and understand the Training Methodologies for Facilitating Learning and Handling Audience Personalities with Group Activity To Enhance Acceptance And Learning.

FACILITATOR: Mr. Prakash Rohera

CONFLICT SITUATIONS TO SOLUTIONS

(In-House for Ncell Pvt. Ltd.)

NBI Hall, Kathmandu

DATE: 11th Feb 2016

OBJECTIVE: To be able to approach people's problems with increased confidence and an enhanced understanding of the reasons behind their behavior, be persuasive instead of being uncompromising while dealing with Conflict situations and establish the best ways to communicate, to foster enhanced and positive relationships.

FACILITATOR: Mr. Prakash Rohera



COUNTERFEIT NOTES & SIGNATURE VERIFICATION

(In-House for Laxmi Bank)

NBI Hall, Kathmandu

DATE: 7th March 2016

OBJECTIVE: This training aims to help the employee about the security features of genuine notes and comparison with fake ones. Likewise, gives knowledge about the techniques to verify signature within few seconds and provides basic features of signature and handwriting.

FACILITATOR: Mr. Mukul Pradhan



CREDIT ADMINISTRATION & CONTROL

(In-House for Siddhartha Bank)

NBI Hall, Kathmandu

DATE: 11th March 2016

OBJECTIVE: This program aims to equip employees with sound knowledge on banking operations. Upon the completion of the course the participants will gain knowledge and skills that are very essential to be efficient in their field of work. This program will help employees to know proper working procedures.

FACILITATOR: Mr. Aashish Raj Pandey, Mr. Ram Sharan Hari Sharan



CREDIT PROPOSALS ASSESSMENT, ADMINISTRATION & RECOVERY

(In-House for Nepal Bangladesh Bank)

NBI Hall, Kathmandu

DATE: 25th & 26th March 2016

OBJECTIVE: To be able to address challenges by developing ownership, expanding the retail business, learn skills that contribute to better Customer Service, learn Marketing techniques & skills and be more effective and efficient.

FACILITATOR: Mr. Shreejesh Ghimire, Mr. Ganesh Awasthi, & Mr. Guru Poudel





CREATING PLATFORMS FOR DEVELOPMENT BANKS TO IMPLEMENT BASEL II

Yellow Pagoda, Kathmandu.

DATE: 1st April, 2016

OBJECTIVE: To be able to set the strategic action plan for implementing BASEL - II at their respective BFIs without facing any teething problems.

FACILITATOR: Mr. Dirgha Rawal & Mr. Maha Prasad Adhikari



CUSTOMER DELIGHT

(In-House for Merchant Bankers Association of Nepal)

NBI Hall, Kathmandu

DATE: 2nd April 2016

OBJECTIVE: To understand that the ABC of customer service, CRM with Prospective/ Existing and Lost customers, responding to Different Personality Types (DISC), Face To Face & Personalized Customer service.

FACILITATOR: Mr. Umang J. Thapa



BANKING OPERATIONS EXCELLENCE

(In-House Reliable Development Bank)

NBI Hall, Kathmandu

DATE: 1st April to 7th April 2016

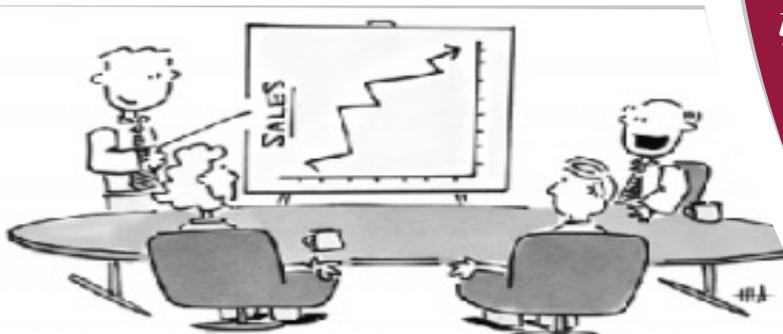
OBJECTIVE: To understand the structure of a bank, its various products and services of banks, prudent banking norms and practices, statutory rules and regulations of banking transactions, effective dealing with customer & Team work.

FACILITATOR: Mr. Umang J. Thapa



“It is well enough that people of the nation do not understand our banking and monetary system, for if they did, I believe there would be a revolution before tomorrow morning.”

- Henry Ford



“He’s right, when you look at it that way, it’s not so bad!”

AML/CFT - KYC

BATCH 1: 16th January 2016
Hotel Panchali, Biratnagar.

BATCH 2: 5th March 2016
Hotel Rubus, Dhangadhi.

Batch 3: 7th March 2016
Hotel View Siddhartha, Nepalgunj

Batch 4: 26th March 2016
Hotel Manaki, Janakpur

OBJECTIVE: To understanding how a BFI can take business and AML/CFT together, how a BFI can best expand business together with AML/CFT compliance and understand the concept, values, and benefits of AML/CFT measures together with Nepalese context and their benefits to individual institution.

FACILITATOR: Mr. Hari Nepal

CASH OPERATIONS & NEGOTIABLE INSTRUMENT

Batch 1: 6th February 2016
In-House for Sunrise Bank Ltd.
Hotel Ratna, Biratnagar.

Batch 2: 4th & 5th March 2016
Hotel Barahi, Pokhara.

Batch 3: 25th & 26th March 2016
Hotel City Plaza, Ghorahi.

OBJECTIVE: To focus on developing conceptual skills of staff working in the Cash Area as well as provide a holistic environment for staff to clear up issues being faced on a day to day basis in their work place.

FACILITATOR: Mr. Ajit Bhattarai

CUSTOMER RELATIONSHIP MANAGEMENT

Hotel Panchali, Biratnagar

DATE: 6th Feb 2016

OBJECTIVE: To understand the logic behind spending more on valuable customers and maintaining different customer situations including complains.

FACILITATOR: Ms. Euden Koirala



“Don't find Customers for your Products, find Products for your Customers”

- Seth Godin

CREDIT APPRAISAL

Batch 1: 9th to 12th February 2016
Hotel Siddhartha Cottage, Butwal.

Batch 2: 17th to 20th February 2016
Hotel Royal Century, Narayanghat.

OBJECTIVE: It creates a solid base for a better future in credit department and to understand the credit appraisal comprehensively and be able to use the knowledge and skills immediately.

FACILITATOR: Mr. Parshuram K. Chhetri



AWARENESS PROGRAM ON FINANCIAL LITERACY

Tanahun, Kaski

DATE: 13th Feb 2016

OBJECTIVE: Financial Literacy Awareness can benefit people from all ages and income level, it can provide basic tools for budgeting and saving so that expenses and debt can be kept under control.



ART OF SELLING

Hotel Royal Century, Narayanghat

DATE: 5th & 6th Feb 2016

OBJECTIVE: This training basically focuses to understand individual importance in selling, sales process, customer psychology & key to success in selling.

FACILITATOR: Mr. Ajaya Regmi

FRAUD BEHAVIOR & SIGNATURE VERIFICATION

Hotel Rubus, Dhangadhi

DATE: 9th Feb 2016

OBJECTIVE: This training basically gives the concept of fraud, different scenario and suspicious activity involved during forgery. Employees can get knowledge on comparison between genuine and fraud signature.

FACILITATOR: Mr. Mukul Pradhan

CREDIT PROPOSALS ASSESSMENT & NRB CIRCULARS

**Development Bankers Association of Nepal
Hotel Barahi, Pokhara**

DATE: 12th Feb 2016

OBJECTIVE: It gives understanding about credit policy/NRB directives/relevant laws, marketing the credit customers, maintaining and growing credit relationship, screening the credit proposals based on borrowing cause, risk appetite and risks mitigate.

FACILITATOR: Mr. BN Gharti & Mr. Bodh Raj Devkota



BASIC CONCEPT OF CREDIT MANAGEMENT AND INTERPRETATION OF FINANCIAL STATEMENT OF BORROWER

Hotel Panchali, Biratnagar

DATE: 12th & 13th Feb 2016

OBJECTIVE: This program provides the participant with basic foundation of knowledge and skills that help them to reach sound, reliable judgment of the company credit worthiness. It shall focus on practical introduction to financial statement from the perspective of the credit analysis.

FACILITATOR: Mr. Ganesh Awasthi

A SHOWCASE OF PRODUCTIVE SECTOR LENDING

Hotel Siddhartha, Nepalgunj

DATE: 19th & 20th Feb 2016

OBJECTIVE: It involves primarily knowing the business, its size, viability and overall risk analysis. It also examines the specific credit, financial analysis, preparations, issues, policies and procedures that are needed to ensure that BFIs make sound credit decisions.

FACILITATOR: Mr. Pralhad Giri

DUTIES & RESPONSIBILITIES OF ADMINISTRATION & OPERATION IN-CHARGE

In-House for Garima Bikas Bank Ltd.

Hotel Deep Sagar, Pokhara.

DATE: 20th Feb 2016

OBJECTIVE: This provides knowledge for employees that covers duties and responsibilities of bank staff include providing customer service, limiting access to safes, maintaining security, and ensuring money is stored properly.

FACILITATOR: Mr. Kapil Sharma

BRANCH OPERATION

Hotel Panchali, Biratnagar

DATE: 9th March 2016

OBJECTIVE: This program aims to equip participants with knowledge on branch management and its effective operation. Employees will gain knowledge and skills that are very essential to be efficient in their field of work.

FACILITATOR: Mr. Ajit Bhattarai

RELATIONSHIP: MAKING THEM WORK

(In-House for Om Development Bank)

Hotel Barahi, Pokhara

DATE: 25th & 26th March 2016

OBJECTIVE: To be able to identify who really are and create a powerful mission for why they are here in the banking/financial sector; Explain the different types of human behaviors and how to relate and work in order to contribute as a member of a winning team; Raise their level of relationships for personal professional development; Transform their negative feelings, thinking and actions into positive ones.

FACILITATOR: Mr. Bikal Sherchan & Ms. Usha Malla Singh



COUNTERFEIT NOTES & SIGNATURE VERIFICATION

Hotel Santosh, Damauli

DATE: 12th March 2016

OBJECTIVE: This training aims to help the employee about the security features of genuine notes and comparison with fake ones. Likewise, gives knowledge about the techniques to verify signature within few seconds and provides basic features of signature and handwriting.

FACILITATOR: Mr. Mukul Pradhan



CREDIT SKILLS & RELATIONSHIP MANAGEMENT

In-House for NMB Bank
Hotel Siddhartha Cottage, Butwal
DATE: 25th & 26th March 2016

OBJECTIVE: To understanding the meaning and definition of credit, structuring of the loans, writing of credit proposal, credit Administration and NPA Management.

FACILITATOR: Mr. BN Gharti

DUTIES & RESPONSIBILITY OF BRANCH MANAGER

(In-House for Garima Bikas Bank)
Hotel Deep Sagar, Pokhara.

DATE: 25th & 26th March 2016

OBJECTIVE: To be able to address challenges by developing ownership, expanding the retail business, learn skills that contribute to better Customer Service, learn Marketing techniques & skills and be more effective and efficient.

FACILITATOR: Mr. Kapil Sharma & Mr. Bodh Raj Devkota



The purpose of business is to create and keep a customer."

-Peter Drucker

AML/CFT Certificate Course - Nepal



Fintelekt®

AML/CFT Certificate Course - Nepal

Driving a Culture of Compliance and Risk Management



OPERATIONAL RISK MANAGEMENT

Batch 1: 25th & 26th March 2016

Hotel Manaki, Janakpur

Batch 2: 1st & 2nd April 2016

Hotel Makalu, Birgunj

OBJECTIVE: Two batches of the same one and half day training was planned in Janakpur and Birgunj aiming to mobilize the branch staffs of banks and financial institutions for managing operational risks proactively and effectively as far as possible. The training provided thorough Understanding of Operational Risks, Operational Risks Management Framework and having Risks Mitigating Measures.

FACILITATOR: Mr. Prabin Basnet & Mr. Mukti Sapkota



BANKING ACTS & BANKING PROCEDURES

for Nepal Rastra Bank

Batch 1: 21st to 26th February 2016

Siddhartha Cottage, Butwal

Batch 2: 20th to 25th March 2016

Hotel Ratna, Biratnagar

OBJECTIVE: NBI in co-ordination with Nepal Rastra Bank, successfully conducted two Training programs specially designed for lawyers, advocates, officers of Special Government Attorney Office & Nepal Police in Birgunj & Biratnagar to give comprehensive knowledge about current banking practices, procedures and applicable laws thereon to the lawyers, investigators related to banking fraud and financial crime.

FACILITATOR: Pool of Experts



FRAUD BEHAVIOR & SIGNATURE VERIFICATION

Hotel Heaven, Birtamod

DATE: 1st April 2016

OBJECTIVE: To be able to highly appreciate the team spirit among CSD, Operation and Cash to minimize fraud as well as Verification of signature.

FACILITATOR: Mr. Mukul Pradhan

BANKING FRAUDULENT ACTIVITIES

Hotel Ratna Biratnagar.

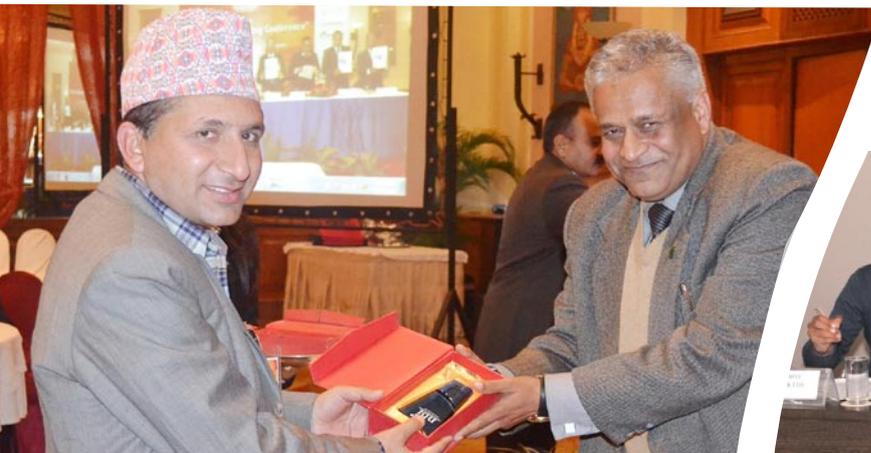
DATE: 2nd April 2016

OBJECTIVE: To aware the staff of the fraud prone area (department) of the possible fraud and provide orientation on existing legal framework on banking fraud and trend for banking offence.

FACILITATOR: Mr. Shyam Krishna Dahal & Mr. Govinda Thapa



nbi GLIMPSES





Presents



for the first time in Nepal

**SO HURRY UP
& ENROLL!!!**

MANAGEMENT TEAM

Sanjib Subba
CEO

BN Gharti
Academic Director

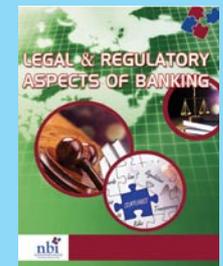
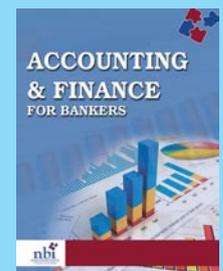
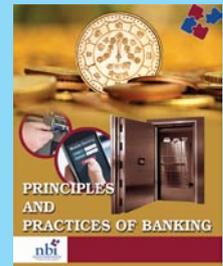
Dhan Thapa
Head of Program

Sabin Nepal
Sr. Executive - Program

Sangita Gurung
Sr. Executive - Finance

Karuna Tuladhar
Sr. Executive - Program

**NBI
PUBLICATIONS**



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