

# JANBI Syllabus



(Junior Associates of National Banking Institute)

## Banking Certification Course

NATIONAL BANKING INSTITUTE LTD.

### PAPER 1 : PRINCIPLES & PRACTICES OF BANKING

The candidates would be able to acquire an in-depth knowledge of the following:



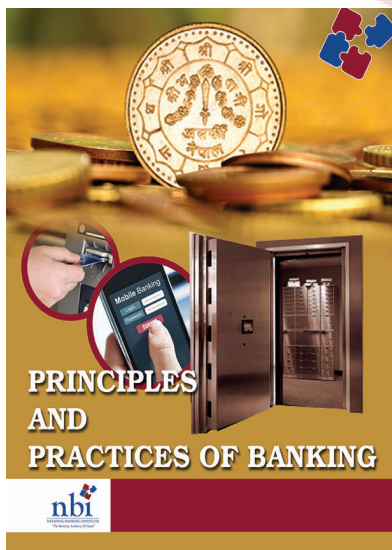
Various functions associates with Banking



Practice and procedures relating to deposit and credit, documentation, monitoring and control



An insight into marketing of banking services and banking technology.



### Module A – Nepalese Financial System

- Nepalese Financial System – An Overview
- Banking Regulation
- Retail Banking, Wholesale and International Banking, ADR, GDR and Participatory Notes
- Role and Functions of Capital Market
- Role and Functions of Mutual Funds
- Role and Functions of Insurance Companies
- Factoring, Forfeiting Services and Off-Balance Items
- Risk Management and BASEL II – An Overview
- Alliances/Mergers/Consolidation
- Credit Information Bureau
- Bankers' Fair Practice Code
- Recent Developments in the Financial

## **Module B - Functions of Banks**

- Banker-Customer Relationship
- Banker's Special Relationship
- Payment and Collection of Cheques and Other Negotiable Instruments
- Opening of Accounts of Various Types of Customers
- Ancillary Services
- Principles of Lending, Working Capital Assessment and Credit Monitoring
- Priority Sector Advances
- Agricultural Finance
- Micro, Small & Medium Enterprises
- Government Sponsored Schemes
- Self-Help Groups
- Credit Cards, Home Loans, Personal Loans, Consumer Loans
- Documentation
- Different Modes of Charging Securities
- Types of Collaterals and their Characteristics
- Non-Performing Assets
- Financial Inclusion

## **Module C : Banking Technology**

- Essential of Bank Computerization
- PAYMENT System of Electronic Banking
- Data Communication Network and EFT System

- Role of Technology , Upgradation and its impact on Banks
- Security Consideration

## **Module D - Support Services - Marketing of Banking Services Products**

- Marketing an Introduction
- Consumer Behaviour
- Product
- Pricing
- Distribution
- Channel Management
- Promotion
- Role of Direct Selling Agent/Direct Marketing Agent in Bank
- Marketing Information System

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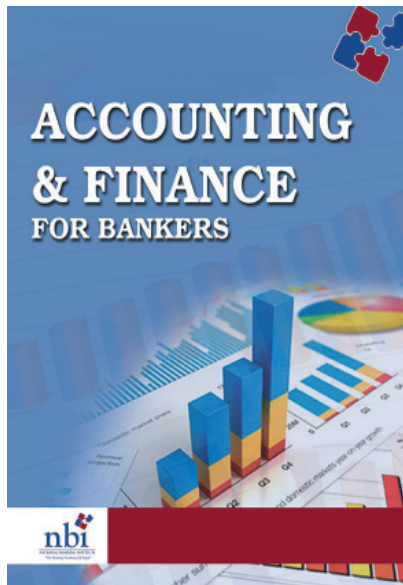
## **PAPER 2 : ACCOUNTING & FINANCE FOR BANKERS**

**Objective:** To introduce the participants the basic of financial mathematics, accountancy and to develop an understanding in the basic financial concept.

## **Module A - Basics of Business Mathematics**

- Calculation of Interest
- Basel II Accord – An Overview
- Calculation of YTM

- Capital Budgeting
- Depreciation
- Foreign Exchange Arithmetic



- Accounts of Non-Trading Organisations
- Depreciation Accounting
- Accounting from Incomplete Records (Single Entry System)
- Ratio Analysis

## Module D - Final Accounts

- Balance Sheet Equation
- Partnership Accounts
- Final Accounts of Banking Companies
- Company Accounts – I
- Company Accounts – II
- Accounting in Computerised Environment

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## Module B - PRINCIPLES OF BOOK-KEEPING

- Definition and Basic Accountancy Procedures
- Maintenance of Cash/Subsidiary Books and Ledger
- Reporting Standards and their Scope

## Module C - SPECIAL ACCOUNTS

- Bank Reconciliation Statement
- Trial Balance, Rectification of Errors and Adjusting & Closing Entries
- Capital and Revenue Expenditure
- Inventory Valuation
- Bills of Exchange
- Joint Venture
- Leasing and Hire-Purchase

## PAPER 3 : LEGAL & REGULATORY ASPECTS OF BANKING

**Objectives:** The candidates would be able to acquire knowledge in:



The legal and regulatory framework of the banking system and

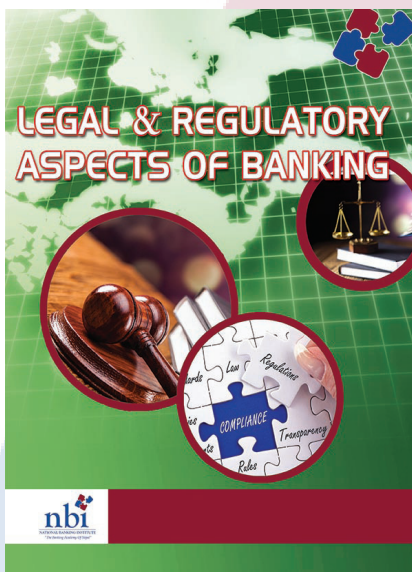


The various laws and enactment affecting day-to-day banking Operations

## Module A - LICENSING , REGULATION, SUPERVISION AND COMPLIANCE

- Establishment of Banks and Financial Institutions

- Functions of Banks and Financial Institutions
- Management of Banks and Financial Institutions
- Supervision and Regulation of Banks
- Preparing Accounts, Records and Submission of Reports to Rastra Bank
- Winding up and merger of Banks
- Prevention of Money Laundering



## Module B - COMMERCIAL LAW AND BANKING OPERATIONS

- Basic characteristics of a Contract
- Lending against Various Types of Securities
- General Provisions relating to Security Interest
- Contracts relating to Collaterals and Deposit
- Contracts relation to Guarantee, Indemnity, Subrogation and Evidences
- Contracts relating to Agency

## Module C - CORPORATE LAW

- Laws on Consumer Protection
- Incorporation of a Company
- Arranging Capital for a Company

- Company Management
- Dissolution of a Company

### DISCLAIMER

The JANBI books provide the framework of banking studies to cover the theoretical aspects of banking practices happening in Nepal. The facts and figures mentioned in the books refer to the period when the information was compiled for printing the books. Such facts & figures mentioned in the books may therefore vary when compared to the real time facts and figures, owing to the sporadic changes happening at unprecedented timing in the banking industry. As per prudent practices, such changes can be incorporated only in the upcoming edition of the books concerned. Thus the responsibility of updating with the changes of facts and figures referred to by the book, resides with the JANBI candidates. Apart from the courseware, the JANBI candidates are recommended to periodically visit the websites of NRB, SEBON, FEDAN, Banking for International Settlement (BIS) and Beema Samiti. The publisher of JANBI books is indemnified against any incident which results owing to readers' inability to self-update with the aforesaid changes.

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### ABOUT NBI

NBI is a national level apex banking and finance academy, which was established under the aegis of Nepal Bankers' Association with support from Asian Development Bank. The promoters are Nepal Rastra Bank, member banks of Nepal Bankers' Association and Rural Microfinance Development Centre (RMDC). It offers professional courses both in core banking functional areas and soft skills.

The institute has alliances with reputed international bodies like Asian Pacific Association of Banking Institutes (APABI), Indian Institute of Banking and Finance (IIBF), SwissBanking amongst others.



### National Banking Institute Ltd.

6th Floor, Central Plaza, Narayanchour, Naxal  
Kathmandu, Nepal.

T: 01 4415903/05, 4436001

E: janbi@nbi.com.np