

Certification Course on Retail Banking



INTRODUCTION

The course covers the core functions of retail banking, from the traditional to the innovative. From savings accounts to mobile banking apps, from mortgage lending to the impact of digitization, this course takes you on a journey through the evolving landscape of retail banking. It offers a balanced perspective on the challenges and opportunities that financial institutions face, as well as the strategies they employ to provide better services, enhance customer experiences, and remain competitive in an increasingly digital world.

OBJECTIVE

This certification course on retail banking is expected to empower banking professionals with insights, knowledge, and strategies required for better delivery of retail banking products and services. In an era marked by rapid technological advancements, changing customer expectations, and a globalized economy, the relevance of this course cannot be overstated.

VALIDITY OF REGISTRATION

The course remains valid for one year, which encompasses the completion of four examination attempts. This period commences from the date of the examination following enrollment and lasts until the completion of four examination attempts. However, if a candidate skips the examination immediately following enrollment, the validity period will begin from the second examination date after enrollment and continue until the completion of four examination attempts.

ELIGIBILITY

The course is targeted to employees working in branches of BFIs. However, it is open to any person working in banking and financial institutions (BFIs).

SYLLABUS/COURSE CONTENT

1. Retail Banking

Introduction, Role within the Bank Operations, Applicability of Retail Banking Concepts and Distinction between Retail and Corporate/Wholesale Banking.

2. Retail Products

Customer Requirements, Product Development Process, Credit Scoring, Important Retail Asset Products, Credit and Debit Cards, Remittance Products.

3. Marketing in Retail Banking

Marketing in Retail Banking, Delivery Channels in Retail Banking, Delivery Models, Customer Relationship Management in Retail Banking, Technology in Retail Banking.

4. Other issues related to Retail Banking

Recovery of Retail Loans, Securitization, Other Financial services provided by banks.

5. Additional reading on Home Loans

Lender's Appraisal Procedure, Housing Finance and Tax Planning, Mortgage Advice, Valuation of Real Property, Service Standards for Retail Banking.

EXAMINATION RULES

- Candidates will be required to pass the examination within the validity period.
- Candidates will have 2 attempts of examination within the validity period.
- Any failed or absent (after registering for the exam) examination would lead to the reduction in the number of attempts available within the validity period.
- In case a candidate fails in 2 attempts, he/she may attempt up to 2 more attempts with an additional fee but within the validity period. Candidate/s failing in such extra attempts also will have to re-enroll all over again as a fresher.
- Exam dates of each intake shall be announced at least 15 days in advance from the exam date.
- There will be 100 Questions in MCQ format.
- Duration of examination is of 1 hour 45 minutes.
- All examinations will be conducted either online or in physical settings proctored by NBI officials or externally hired proctors. The mode of examination shall be informed to examinees accordingly. In case of online proctored examination, the examinees will have to self-manage all the required equipment and infrastructure to appear in the examination.
- Examination centers will be decided by NBI at various institutes within and outside Kathmandu valley

COURSE FEE

Total investment NPR. 9,500 + VAT

- This fee includes two-time examination fees, study materials, mark sheet and certificate.
- For additional examination attempts, if permissible, additional fee of NPR. 3,000.00 + VAT will be charged.
- NBI may revise the fee structure from time to time.

PASSING CRITERIA

Candidate/s must score 50% or above to be awarded a certification.

EXAM SCHEDULE

Exams will be conducted on a quarterly basis.

- February
- May
- August
- November



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