



PRESENTS

BANKING OPERATION EXCELLENCE

In line with International Banking Training Practice

Due to the globalization of the economy, commercial banks are expanding their nationwide presence. The retail business is another important source of banking revenue, offering high margin transactions, a low non-performing loan ratio, risk diversification, and a low risk of default. Although self-service banking (automated teller machines) and internet banking offer customers convenient real-time access, branch banks provide more convenient and people-friendly service.

The rise of electronic transaction channels in banking has raised fundamental questions about the role of the traditional branch. The study confirms that branches remain the predominant channel for new account sales, and that location convenience remains paramount in institution selection for the customer. Furthermore, the combination of reduced staff requirements, reduced operational risk and new technologies can enable smaller, less expensive branches, rendering more locations viable for expansion and allowing institutions **provide the convenient access to consumer's want and demand. Customer satisfaction and strong internal control mechanism and management indicate the effectiveness of the branch of the bank. Thus the training enables the Branch Head's caliber and skill to handle their branch effectively and efficiently to achieve high profits by delivering customer satisfying products and assistance. The training coaches them to act accordingly in different internal and external environment of the branch as well as in banking industry.**

Course Outline

NBI Banking Operation Excellence –Syllabus (3 Days)		Session
Customers' Account	<ul style="list-style-type: none"> • Types of customers' accounts. • Account opening procedure. • Account maintenance. • Account closing. • Know your customer. 	1 Session
Cash and Teller	<ul style="list-style-type: none"> • Meaning of Teller and its duties and responsibilities. • Logistic requirement for a Teller. • Types of Teller Transactions. • Cash/Cheque Deposit and Cash Payments. • Foreign Currency transactions : Cash & Cheque. • Cash book update and reconciliation. • Dos and Don'ts. • Cheque Handling . 	1 Sessions
Letters of Credit and Bank Guarantee	<p>A) Meaning of Trade, Local and International Trade.</p> <p>B). Mode of Trade payment.</p> <ul style="list-style-type: none"> • Open Account. • Advance Payment. • Collection. • Letter of Credit. • Letters of Credit. • Its importance. • Parties of letters of credit. • Mechanism of letter of credit. • Types of letters of credit. <p>C)Bank Guarantee:</p> <ul style="list-style-type: none"> • Meaning, its importance. • Local and International Guarantee. • Types of Bank Guarantee. • Customs Guarantee. 	2 Sessions
Remittance	<p>A) Inward and outward remittance.</p> <p>B) Mode of remittance.</p> <ul style="list-style-type: none"> • Draft. • SWIFT. • Mail Transfer. • Mobile Banking. • SMS Banking. • ABBS. <p>C) Local Regulations in FCY and INR remittances.</p>	1 Sessions

Course Outline

Loan and Advances	<p>A) Corporate Loan</p> <ul style="list-style-type: none"> • Fund based and non-fund based • Types of Corporate loans (Overdraft/Working Capital, Term Loan) <p>B) Retail Loan</p> <ul style="list-style-type: none"> • Types of Retail Loan (Home, Vehicle, Hire Purchase) • Loan Assessment • Loan Processing • Collateral and Securities • Disbursement of Loan • Loan Monitoring 	2 Session
Risk Management	A) Overview	1 Session
Counterfeit notes & Signature verification	<p>A) Counterfeit Note -</p> <ul style="list-style-type: none"> • Anatomy of Currency Notes • Security Features <p>B) Signature Verification -</p> <ul style="list-style-type: none"> • General Character vs. Individual Characters • Different Writing Characteristics • Characteristics of disguised writing • Tremor 	1 Sessions
Customer Service	<ul style="list-style-type: none"> • Customer Service in banks • Customer Types • Understand yourself and your customers • Customizing Customer Service • Face to face customer service • Telephone customer service • Handling difficult customers • Handling customer complaints/suggestions 	1 Session
Sales Techniques	<ul style="list-style-type: none"> • Selling • Structuring a Sales call • Product, Features and Benefits • Prospecting • Closing 	1 Sessions
IT Security	<ul style="list-style-type: none"> • Data Security and Protection • Compromise of password/ID • Data Back up • IT Risk 	1 Session

Objective of Program

The objective program aims to equip participants with focus on Sales, Service and Compliance. This program gives overall knowledge on operations, credit, services and risk. Upon completion of the course, the participants will gain skills essential for the banking practice and relevant regulation making them efficient in discharging their duties and responsibilities.

After this program, participants will be able to understand:

- Structure of a bank
- Various products and services of banks
- Prudent banking norms and practices
- Statutory rules and regulations of banking transactions
- Effective dealing with customer
- Understanding risk and mitigation
- Duties and responsibilities by developing confidence
- Work professionally
- TEAM WORK

Program Details

The program has been revised on the basis of the market practice and the industry requirement to make the program more effective and more comprehensive. The schedule is designed in such a way that it does not conflict with working hours as well as ensures skill retention and acquisition.

Target : Staff working in Banks upto 1 years

Duration : 12sessions

Date & Time : 22nd (3:00pm to 6:00pm), 23rd (9:30am to 5:00pm), 24th (7:00am to 10:30am) & 25th (9:30am to 5:00pm)

Venue : National Banking Institute Hall, Kathmandu

Trainers : Pool of professional bankers and experts in relative subject with proven training experience at NBI. Most of them have been trained by NBI to be Trainer at Indian Institute of Banking and Finance, Mumbai.

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