



Presents much needed

# **Comprehensive Banking Course**

In line with International Banking Training Practice

## ***Testimonials:***

- 1. Comprehensive Banking Course at NBTI help me to improve my banking knowledge.*
- 2. It was great pleasure to earn my certification of Comprehensive Banking Course at NBTI.*
- 3. The Comprehensive Banking Course at NBTI was very effective and we learnt many things to minimize operational risk amongst others. The important learning is the risk which has already been at Nepalese Banking sectors. This course must be taken by every banker.*
- 4. The Comprehensive Banking Course at NBTI was very informative and beneficial for us to minimize risks that may occur in our day to day tasks.*
- 5. I would like to recommend Comprehensive Banking Course at NBTI to every banker in the country.*
- 6. Subject matter is clear and easy to get information regarding the topic. All facilitators were friendly and solved all the queries.*

## ***Why Comprehensive Banking Course?***

Banking industry in Nepal has rapidly grown in last decade. With the growth and expansion the industry has faced acute shortage of skill amongst its existing pool of human capital. Lack of proper curricula, untrained trainers and absence of training knowhow in the industry led to huge knowledge gap within its human capital.

To address this NBI ran industry wide survey and rounds of meetings with top executives, HR heads and regulators. Finally a new professional course at NBI was born - "Comprehensive Banking Course".

Comprehensive Banking Course at NBI captures the required skill set needed at the core of human capital development of the Banking industry. The courses have taken in to consideration international best practices as well as local requirements.

Seasoned Industry experts drawn from various banks contributed to the syllabus, content as well as delivery of Comprehensive Banking Course.

### **Learning Outcomes:**

The program aims to equip participants 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 participants get working procedures. The participants will be able to:

- Understand banking terms, making for easy communication
- Work in multiple areas
- Be able to identify issues
- Be more customer centric
- Handle NRB related issues

<b>Comprehensive Banking Course for new recruits – Syllabus</b>		<b>Trainer</b>
<b>1) Introduction to Banking</b>	Introduction to banking, business of trust, evolution of money, evolution of banking, overview of banking	5 sessions
<b>2) Account Service</b>	Types of accounts KYC Account opening procedure Account maintenance Account closing	
<b>3) Cash handling</b>	Cash Receipts Cash Payments Cash Reconciliation FCY	
<b>4) Bills</b>	Clearing - Inward - Outward - Special clearing Collection Documentary collection Cash letter URC Negotiable instrument	
<b>5) Remittance</b>	Introduction Inward/outward Mode of remittance TC FD NRB Circulars	
<b>6)</b>	Counterfeit notes & Signature verification  Counterfeit Note - a. Anatomy of Currency Notes b. Security Features c. Challenges of Fake Notes d. A checklist to spot a counterfeit note Signature Verification - a. General Character vs. Individual Characters b. Different Writing Characteristics c. Types of Forgery d. Characteristics of forgery e. Characteristics of disguised writing f. Tremor	3 sessions

7)	<p><b>Customer Service Passion</b></p> <ul style="list-style-type: none"> <li>a. Customer Mantra</li> <li>b. Customer Service implications for the banking sector</li> <li>c. Understanding Yourself and Your Customers</li> <li>d. Who is your Valued Customer</li> <li>e. Customer Types</li> <li>f. Customizing Customer Service</li> <li>g. Face to Face Customer Service</li> <li>h. Telephone Customer Service</li> <li>i. Handling the Angry/Difficult Customer</li> <li>j. Making the best of Customer Complaints</li> </ul>	3 sessions
8)	<p><b>Sales Techniques</b></p> <p><b>Selling</b> Attributes of a good sales person, skills required for selling, quality communication, understanding the needs of the customer, Techniques to influence people.</p> <p><b>Structuring a Sales call</b> Meaning of a sales call, stages in a sales process, preparation for a sales call, stages in a sales process, preparation for a sales call and how to script a sales call.</p> <p><b>Product, Features and Benefits</b> FAB: Feature, Advantages and benefits, Main benefits that people expect from the product, establishing needs, wants, and desires, influencing people and making sales.</p> <p><b>Prospecting</b> Meaning of Prospecting, types of customers, rules of prospecting, warming up to your prospects, how to identify the target audience.</p> <p><b>Closing</b> What is closing, correct time for closing, techniques for closing, what are objections, types of objections, overcoming Resistance, Establishing VFM ( as per the need of this session only), becoming a better sales person, Assumptions ( customer's as well as the sales person's), Create a win-win situation.</p>	2 sessions
9)	Credit in brief	2 sessions
10)	<p><b>Treasury in brief</b> <b>Functions and Role of Treasury Department.</b></p> <p><b>Structure of Treasury Department:-</b> Concept of Front Office, Mid Office and Back Office. <b>Functions of Treasury Department:</b></p>	1 session

	<ul style="list-style-type: none"> <li>- Liquidity Management:-Cash Reserve Ratio (CRR), Statutory Liquidity Ratio (SLR) and Net Liquid Assets (NLA)</li> <li>- Money Market: Placement, Treasury Bill and Government Bond.</li> <li>- Investment</li> <li>- Foreign Exchange Management.</li> </ul> <p><b>Role of Treasury Management:-</b></p> <ul style="list-style-type: none"> <li>- Liquidity Management</li> <li>- Management of Interest Rate Risk.</li> <li>- Management of Foreign exchange Risk.</li> <li>- Assets Liability Management.</li> </ul>	
<b>11)</b>	<p>Trade Finance in brief Import and Export (Matter of Principle and NRB Regulations)</p> <ol style="list-style-type: none"> <li>i. Advance Payment</li> <li>ii Cash against Delivery</li> <li>iii Documents against Payment</li> <li>iv Open Account</li> <li>v Letter of Credit</li> </ol> <p>2. Letter of Guarantee – (Matter of Principle and practice) Types of Letters of Guarantee</p>	1 session
<b>12)</b>	Card Service	1 session
<b>13)</b>	Examination (1.5 hours)	

### *Program Details*

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** : Work experience not more than 1 year

**Date** : 28th Nov to 12th Dec, 2014

**Time** : 7:30am to 9:00am on Weekdays (with Breakfast)  
2:00pm to 5:00pm on Fridays (with Hi-Tea)  
10:00pm to 5:00pm on Saturdays (With Lunch & Tea/Coffee/ Cookies)

**Venue** : NBI Training Hall, Kathmandu.

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