



PRESENTS  
**COMPREHENSIVE BANKING  
COURSE**

In line with International Banking Training Practice

***Why Comprehensive Banking Course?***

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

It is a common practice of most of the banks that they recruit fresh staff and immediately post in the job without proper training, orientation and counseling. Such staff are required to equip with knowledge of all banking functions, departments, products and services and dealing with internal and external customers. Lack of these, banks are exposing various risks which have been evidenced by various recent incidents and crimes in financial sectors.

In order to address this, NBI conducted industry wide survey on regional basis and rounds of meetings with top executives, HR Heads and Regulators. Finally a professional course of NBI was born - "**NBI Comprehensive Banking Course**".

NBI Comprehensive Banking Course covers all the basic knowledge and skill needed to the core of human capital of the banking industry. The course has been developed in considering to the international best practices, local practices and statutory regulations in banking areas. This course does not cover only the core banking area but also the soft skill such as selling skill, marketing skill, customer service which also play vital roles in effective and professional dealing with clients.

Contents of this course have been developed by NBI in consultation with seasoned industry experts and professional bankers from various banks. Since this is a basic level course, target audiences are new recruitments and staff having banking experience up to 1 year. This course will help the participant to enhance their skill on **Sales, Service and Compliance** with basic knowledge on banking products and services.

## Course Outline

<b>NBI Comprehensive Banking Course – Syllabus</b>		<b>Trainer</b>
<b>1) Introduction to Banking</b>	<ol style="list-style-type: none"> <li>1. Evolution of Bank,</li> <li>2. Evolution of Money.</li> <li>3. Meaning of Bank</li> <li>4. Types of Banks</li> <li>5. Major functions of Bank</li> <li>6. Central Bank</li> </ol>	1 Session
<b>2) Operations</b>	<ol style="list-style-type: none"> <li>1. Handling Customers' accounts</li> <li>2. Know Your Customer</li> <li>3. Cash and Teller transactions</li> <li>4. Negotiable Instruments</li> <li>5. Clearing</li> <li>6. Inward/Outward Funds Transfer</li> <li>7. Signature Verification</li> </ol>	3 Sessions
<b>3) Customers' Service</b>	<ol style="list-style-type: none"> <li>1. Customer Service in banks</li> <li>2. Customer Types</li> <li>3. Understand yourself and your customers</li> <li>4. Customizing Customer Service</li> <li>5. Face to Face Customer Service</li> <li>6. Telephone Customer Service</li> <li>7. Handling Difficult Customer</li> <li>8. Handling Customer Complaints/Suggestion</li> </ol>	2 Sessions
<b>4) Sales Techniques</b>	<ol style="list-style-type: none"> <li>1. Understanding the needs of the customer,</li> <li>2. Structuring a Sales call</li> <li>3. Product, Features and Benefits</li> <li>4. Prospecting</li> <li>5. Closing</li> </ol>	2 Sessions
<b>5) Loan and Advances</b>	<ol style="list-style-type: none"> <li><b>1. Corporate Loan</b> Fund based and non- fund based Types of Corporate loans (Overdraft/ Working Capital, Terms loan) SME Loans</li> <li><b>2. Retail Loan</b> Types of Retail Loan (Home loan, Vehicle loan, Hire purchase, Personal Loan )</li> <li><b>3. Loan Assessment</b></li> <li><b>4. Loan Processing</b></li> <li><b>5. Collateral and Securities</b></li> <li><b>6. Disbursement of Loan</b></li> <li><b>7. Loan Monitoring</b></li> </ol>	3 sessions
<b>6) Treasury</b>	<ol style="list-style-type: none"> <li>1. Meaning</li> <li>2. Structure of Treasury Department:-</li> <li>3. (Front Office, Mid Office and Back Office).</li> <li>4. Functions of Treasury Department:</li> </ol>	1 Session

## Course Outline

<b>7) Letters of Credit and Bank Guarantee</b>	<p>Meaning of Trade, Local and International Trade</p> <p>b. Mode of Trade payment</p> <ul style="list-style-type: none"> <li>Open Account</li> <li>Advance Payment</li> <li>Collection</li> <li>Letter of Credit</li> </ul> <p>Letters of Credit</p> <ul style="list-style-type: none"> <li>Its importance</li> <li>Parties of letters of credit</li> <li>Mechanism of letter of credit</li> <li>Types of letters of credit</li> </ul> <p>Bank Guarantee:</p> <ul style="list-style-type: none"> <li>Meaning, its importance</li> <li>Local and International Guarantee</li> <li>Types of Bank Guarantee</li> <li>Customs Guarantee</li> </ul>	<b>2 Session</b>
<b>8) Debit/Credit Card And e-Banking</b>	<p>Meaning of Debit and Credit card, Its use</p> <p>Prepaid Card</p> <p>Issuance of Cards</p> <p>Handling of Debit/Credit Card</p> <p>e-Banking</p>	1 Session
<b>9) Foreign Exchange Regulation</b>	<p>a. Convertible Foreign Currency Transactions</p> <p>b. INR Transactions</p>	1 Session
<b>10) Internal Control</b>	<p>a. Compliance with Internal procedures</p> <p>b. Compliance with External Regulations/Law</p>	1 Session
<b>11) IT Security</b>	<p>Data Security and Protection</p> <p>Compromise of password/ID</p> <p>Data Back up</p> <p>IT Risk</p>	1 Session
<b>12) Risk Management</b>	<p>a. Credit Risk : Early Warning , Mitigation Tools</p> <p>b. Operation Risk: Early Warning, Mitigating Tools</p> <p>c. Market Risk : Early warning, Mitigating Tools</p>	2 Session
<b>13) Behavioral Skills Development</b>	<p>a. Positive Attitude</p> <p>b. Team Building</p> <p>c. Leadership</p>	2 sessions
<b>13) Closing Remark of NBI CBC</b>	<p>Overview of all Sessions, or Group Presentation.</p> <p>Certificate Distribution</p>	1 Session
<b>14) Test</b>	<p>Objectives</p>	Session (1.5 Hours)

## 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.

<b>Target</b>	: Fresh recruitment and staff having work experience of 1 year
<b>Duration</b>	: 24 sessions.
<b>Time</b>	: 21st –24th Nov(7:00am to 10:30am), 25th Nov(3pm to 6pm) 26th Nov– 2nd Dec (7:00am to 10:30am)
<b>Venue</b>	: NBI Hall, Kathmandu
<b>Date:</b>	: 21st November to 2nd December 2016
<b>Trainers</b>	: 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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