



### Course Objectives:

- Discuss & understand the core function and responsibilities fundamentals of operations and compliance in the banking operation.
- Demonstrate proficiency in legal matters in course of account opening, encompassing the documentation requirements and customer due diligence with regulatory standards.
- Gain a general legal understanding of negotiable instruments, and the processes involved in their issuance, negotiation, and settlement.
- Understand and develop skills in managing and navigating potential issues related to blacklisting, ensuring awareness of regulatory requirements and ethical considerations in handling restricted transactions and customers.
- Learn how to handle and manage cases involving deceased account holders, covering the legal and procedural aspects.
- Understand general legal perspectives of banking operation and customer services.

### Program Details

**Date: 27th April, 2024 (9:30am- 4:45pm)**  
**Duration: 4 Session (1.5 Hour each Session)**  
**Venue: NBI Hall, Naxal**

**Target Audience: i) Account Operation Managers, Customer Service Officer/ Managers and Branch Staffs. ii) Officers, Sr. Officers and Managers handling Operation Department and Credit Admin Department. iii) Officials of legal department.**

# Program Details

SN	Course Headings	Contents / Activities	Takeaways	Time
1	Introduction to Legal Framework in Banking	<ul style="list-style-type: none"> <li>Overview of Legal Regulations in Banking</li> <li>Legal Compliance in Shaping Operations</li> <li>Evolving Legal Landscape Impacting Operational Strategies</li> </ul>	<ul style="list-style-type: none"> <li>Participants will understand the foundational legal framework governing banking operations</li> <li>Developing proactive approaches to anticipate and adapt to regulatory changes.</li> </ul>	1 session
2	Legal Considerations in Account Operations	<ul style="list-style-type: none"> <li>Legal requirements for account opening in person and online</li> <li>Account operations</li> <li>Government and other regulatory concerns and correspondences</li> <li>NRB directives on blacklisting</li> <li>Deceased account handlings</li> </ul> <p>Activities – discussion, case examples, mind the gap</p>	<ul style="list-style-type: none"> <li>Participants will understand the Customer Due Diligence (CDD) and KYC protocols and their importance in risk management.</li> <li>Participants will be able to handle government and regulatory correspondences</li> <li>Familiarity with NRB directives and its application perspective in blacklisting and deceased case handling process.</li> </ul>	1 session
3	Negotiable Instruments and Operational Insights	<ul style="list-style-type: none"> <li>Legal Characteristics of Negotiable Instruments</li> <li>Operational Implications in Issuance and Processing of instruments</li> <li>Negotiable Instrument Act, 2034</li> </ul> <p><u>Activities:</u> Case studies and discussion</p>	<ul style="list-style-type: none"> <li>Participants will be able to understand legal characteristics of negotiable instruments, operational considerations in their issuance and processing, and insights into the specific regulations outlined in the Negotiable Instrument Act, 2034.</li> </ul>	1 session
4	Adapting Operations to Emerging Legal Challenges	<ul style="list-style-type: none"> <li>Digital Banking and the Operational Impact of Cybersecurity</li> <li>Electronic Transaction Act, 2063</li> <li>Operational Strategies for Global Compliance and Cross-Border Legal Challenges</li> </ul> <p><u>Activities:</u> Case studies and discussion</p>	<ul style="list-style-type: none"> <li>Participants will be aware of cyber security threats and their potential impact on banking operations.</li> <li>Familiarity with the key provisions of the Electronic Transaction Act, 2063.</li> </ul>	1 session

## Program Details

### **Program Delivery:**

Slide presentation and discussion, Quiz, Experience sharing, brainstorming through pictures and video content, Group activity on case studies.

### **Facilitator's Profile**

#### **Advocate Mr. Bhola Nath Dhungana**

Mr. Bhola Nath Dhungana is an Advocate and holds post graduate degree in commercial law. He has been actively engaging in the legal profession for more than 22 years focusing on commercial law with a proven track record of work experiences in the capacity of litigating lawyer, legal advisor, head of the department and company secretary in different institutions including both in public sector and private sector commercial banking. He is a certified trainer on ESG and ESRM courses for BFIs and other business entities. Mr. Dhungana is also associated with Securities Board of Nepal (SEBON) as an Expert Member, a non-executive Board member as appointed by the Government of Nepal.