

Title of the program: Legal Framework of Operational Banking

Background	<p>Banking has become very complex day by day with voluminous regulatory requirements and crisis of skilled human resources. Operational banking is very important for the survival of banking business; however, it is not risk free and the legal risk is one among them. There are multiple legal issues to be given due consideration while undertaking operational banking including deposit collection, lending, recovery, cheque payment, dishonour of cheque and black listing process. Banks and financial institutions have been facing increasing number of litigations in Court on the issues of sale of collateral in auction, guarantee, cheque dishonour and black listing which is time consuming and they have been giving less time in business as their precious time is being spent in pleading before the judge. In such situation, the banks and financial institutions would benefit if the concerned employees is aware on the legal issues and legal risks they have to face on day to day business and the legal consequences in case of breach of law including regulatory requirements knowingly and unknowingly.</p> <p>This training aims to impart the participants with general understanding about laws relating to deposit and lending in addition to the regulatory requirements as per NRB Directives. The participants will become vigilant to maintain banking transparency and will become able to assess legal consequences of their action relating to operational banking after this training and will ultimately help to mitigate legal risks vested in operational banking and the public faith on banking business will be enhanced after reflection of rule of law in banking activities.</p>
Level (Low/Mid/Senior/High)	Low/Mid
Duration (in Days)	One and half day
Target Audience	Assistant to Junior Officer level (mostly operational level) staffs of banks and financial institutions
Program Takeaways	<p>The participants will understand the legal nitty gritty of deposit, Lending and recovery</p> <p>The participants will become able to mitigate legal risk associated with operational banking.</p>
Contents	<p>Legal implications of deposit collection</p> <p>Lending within the regulatory framework</p> <p>Legal procedures relating to deeds</p> <p>Recovery as per the law</p> <p>Operational Good Governance in law and action</p> <p>Legal risks of operational banking and mitigation</p>
Program delivery (Method)	<p>Lecture/Brain storming</p> <p>Experience sharing/Interactive participation</p> <p>Case study</p> <p>Problem solving</p>
Facilitator/s	Deputy Director Ram Sharan Pokharel, NRB (Legal)

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Program Session Plan

Program Itinerary:

Time	Details
	Day 1 (Half Day-Friday)
2:45 pm - 3:00 pm	Registration, Introduction
3:00 pm - 4:30 pm	Session I: Legal implications of deposit collection
4:30 pm - 4:45 pm	Hi - Tea (15 minutes)
4:45 pm - 6:15 pm	Session II: Lending within the regulatory framework
	Day 2 (Full Day-Saturday)
9:00 am - 10:30 am	Session III: Legal procedures relating to deeds
10:30 am - 10:45 am	Tea Break (15 minutes)
10:45 am - 12:15 pm	Session IV: Recovery as per the law
12:15 pm - 1:00 pm	Lunch Break
1:00 pm - 2:30 pm	Operational Good Governance in law and action
2:30 pm - 2:45 pm	Tea Break (15 minutes)
2:45 pm - 4:15 pm	Legal risks of operational banking and mitigation

Date & Time	15th (3:00 pm to 6:15 pm) 16th (9:00 am to 4:15 pm)
Venue	NBI Hall, Kathmandu

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