



## 7th Annual General Meeting

NBI conducted 7th Annual General Meeting on 9th October, 2015 at Hotel de L' Annapurna, Kathmandu. The meeting discussed the major highlights of the programs conducted over the year amongst the shareholders present at the meeting. On the occasion, Mr. Maha Prasad Adhikari was also invited to inaugurate the launching of Banking Certification Course, JANBI (Junior Associates of NBI) for the first time in Nepal in technical collaboration with Indian Institute of Banking and Finance (IIBF), India. The course materials have been developed by IIBF in customization to Nepalese context.

Further, NBI also launched the publication of three books under the Banking Certification course (JANBI) namely (i) Principles and Practices of Banking (ii) Accounting & Finance for Bankers (iii) Legal & Regulatory Aspects of Banking. It is a basic level course mainly targeted to the banking employees and interested individuals. The course materials received from IIBF have been duly reviewed by the eminent bankers, banking consultants and experts from regulatory body of Nepal. The registration for the JANBI course is open from 1st November, 2015.

## INTERACTION PROGRAM ON BANKING & FINANCIAL ARCHITECTURE IN THE NEW CONSTITUTION

**Hotel Radisson, Kathmandu.**

**DATE:** 21st July, 2015

**DETAILS:** An interaction program was conducted jointly organized by Nepal Banker's Association (NBA), National Banking Institute (NBI) and Society of Economic Journalists-Nepal (SEJON). The program was facilitated by Former Governor of Nepal Rastra Bank (NRB), Dr. Yuba Raj Khatiwada, Mr. Dipendra Bahadur Chhetri, Governor of NRB, Dr. Chiranjibi Nepal, Chairman of NBI, Mr. Shovan Dev Pant, Executive Chairman of South Asia Watch on Trade, Economics and Environment (SAWTEE), Dr. Posh Raj Pandey and Chairman of President Chure-Terai Madhesh Conservation Development Board, Mr. Rameshwor Khanal.



## NBI BOARD

**Mr. Shovan Dev Pant**  
Chairman  
CEO, Lumbini Bank Ltd.

**Dr. Binod Atreya**  
Director  
Executive Director, NRB.

**Mr. A. K Ahluwalia**  
Director  
CEO, Everest Bank Ltd.

**Mr. Jyoti Chandra Ojha**  
Director  
CEO, RMDC.

**Mr. Upendra Poudyal**  
Director  
CEO, NMB Bank Ltd.

The 1st quarter of the new fiscal year is now over. This has been most challenging quarter for the industry. The aftermath of earth quake, ongoing Terai bandh and fuel crisis have impacted both economy and business at its worst.

Despite all this BFI's are gearing to address capital increase plan as prescribed by the central bank. As per the regulators, the proposed increase in capital is expected to make BFI's stronger and sustainable in longer run.

At NBI we are of the view that capital increase while may have its merits, however it is not the only tool to make BFI's strong and sustainable. The key lies in developing a productive and well qualified human capital. This can be achieved only when BFIs and regulators both take human capital development agenda seriously.

To help BFIs develop competent pool of well rounded new generation banker, NBI has now introduced its professional banking certification course titled "Junior Associates National Banking Institute – JANBI" with technical assistance from Indian Institute of Banking and Finance. The comprehensive course ware will equip bankers with solid knowledge on Nepali banking regulations, banking accounting and finance and banking over view amongst others.

This is a major mile stone in our quest to develop Human Capital base of the banking industry. I'm sure both individual bankers and banks themselves will profit from this opportunity.

I look forward to welcome you to our programs until then happy banking.

Warm Regards,

**Sanjib Subba**  
Chief Executive Officer







## CONFERENCE ON ASSETS LIABILITY MANAGEMENT

**Hotel Radisson, Kathmandu.**

**DATE:** 6th August, 2015

**DETAILS:** One day conference on “Assets Liability Management (ALM)” for banks and financial institution was conducted aiming to provide understanding on ALM functions that would support risk management procedures. It provided insight on managing the business by assessing various risk involved based on the best global practices. The program was facilitated by highly accomplished and renowned International Speakers from India namely, Mr. Ripujit Chaudhari, Head of Market Risk of ICICI Bank Ltd., Mr. K Mohan Bhakta, Executive Director of Weizmann Forex Ltd. and Mr. Rajinder Kumar, Chief General Manager, Department of Banking Regulation of Reserve Bank of India. The program was attended by various BFI's including Senior Executives, Treasury Staff, Head Of Departments, Branch Managers, Relationship Managers, People working in Finance & Planning Departments, Internal Auditors, etc.



## TALK PROGRAM ON “KOREAN & ECONOMIC DEVELOPMENT”

**NBI Hall, Kathmandu.**

**DATE:** 12th August, 2015

**DETAILS:** A talk program was conducted by his Excellency Mr. Choe Yong-jin, Ambassador of Republic of Korea to Nepal to the senior executive members of various Banks. The major highlights of the program were the Korea's history, culture, its economy including Korea Economic Crisis 1997 and as well as Korea/ Nepal Relations.



## UNIFIED DIRECTIVES 2072

**Hotel Himalaya, Lalitpur.**

**Date:** 4th September, 2015

**Details:** As the Unified Directive of NRB has direct relation with BFIs, NBI organized a half day Workshop on “Unified Directives 2072”, wherein NRB executives made presentation on implication and usage of the directives. Participants were also able to raise concerns and clarify their confusions related to this directive. This way banks are able to understand directives more closely and would ease in implementing the same. Further, participants were also able to provide feedback to Nepal Rastra Bank on key challenges. A panel discussion was also organized in the workshop comprising of Mr. Shiv Nath Pandey (Executive Director of NRB) & Mr. Dirgha Rawal.



## CONFERENCE ON SUMMIT SUCCESS PRINCIPLES

**Hotel Radisson, Kathmandu.**

**Date:** 25th September, 2015

**Details:** One day conference was conducted with an Internationally acclaimed Leadership coach and author of various bestseller books Mr. David Lim. David is well known leadership and motivational coach who is sought after by MNCs around the world for his high quality delivery. The program was attended by various professionals from Banks, corporate houses, INGO's, educational institutions, etc., in the country. The program enlightened the participants in developing their sustainable motivation in people, improve resilience in people, create teams that perform beyond the ordinary, negotiating better business outcomes and coach top producers in delivering more value year-on-year

**Facilitator:** Mr. David Lim



## INTERACTION PROGRAM WITH NRB GOVERNER

**NBI Hall, Kathmandu.**

**Date:** 29th September, 2015

**Details:** NRB Governor Dr. Chiranjibi Nepal paid visit to NBI to appraise the progress of the institute. Board of Directors of NBI, CEO's of commercial banks and Executive Committee members of Development Bankers Association were present in the program. Addressing the gathering Governor Dr. Nepal expressed his satisfaction with the performance of the institute's journey from the beginning and appreciated the bigger role NBI is playing in this regard.

On the occasion, Governor Dr. Nepal felicitated Mr. Sashin Joshi, immediate Past Chairman of the institute for his contribution and leadership role Mr. Joshi played for the establishment and development of the institute.



## SENIOR MANAGEMENT DEVELOPMENT PROGRAM ON TEAM BUILDING FOR POLICE

**(In-House for National Police Academy)**

**NBI Hall, Kathmandu**

**DATE:** 27th July, 2015

**FACILITATOR:** Mr. Sanjib Subba & Mr. Ashutosh Tiwari

**DETAILS:** Half day session on Team building was conducted for National Police Academy for the senior management team as a part of their week long training.







## RETAIL LENDING

NBI Hall, Kathmandu.

DATE: 25th & 26th July, 2015

**OBJECTIVE:** Understand Retail loan products, its analysis and types of risks under the Retail loans and mitigating tools.

**FACILITATOR:** Mr. B.N. Gharti



## CREDIT APPRAISAL COURSE

NBI Hall, Kathmandu.

**Batch 1:** 26th to 31st July, 2015

**Batch 2:** 16th to 21st August, 2015

**OBJECTIVE:** Create a solid base for a better future in the Credit Department and also help them understand credit appraisal comprehensively so that they are able to use the knowledge and skills immediately.

**FACILITATOR:** Mr. Parshuram K. Chhetri



## INTERNAL AUDIT

**Batch 1:** 30th & 31st July, 2015

Alfa House, Kathmandu.

**Batch 2:** 11th & 12th September, 2015

NBI Hall, Kathmandu.

**OBJECTIVE:** To provide participants with the necessary knowledge and skills to carry out internal audits of their organization's Quality Management System (QMS).

**FACILITATOR:** Mr. Prabin Basnet



## BUSINESS COMMUNICATION FOR SUCCESS

NBI Hall, Kathmandu.

DATE: 8th August, 2015

**OBJECTIVE:** To master the art of public speaking and writing by learning different delivery styles and individual presentations and communication skills.

**FACILITATOR:** Mr. Umang Jung Thapa



## JOURNEY TO EXCELLENCE IN CORPORATE CREDIT

NBI Hall, Kathmandu.

DATE: 14th to 16th August, 2015

**OBJECTIVE:** Be able to garner newer techniques in identifying credit risks that they deal with day to day situations through real life case studies drawn both from local and adjoining markets.

**FACILITATOR:** Mr. Sujit Mundul





## CARDS & E-BANKING SERVICES

NBI Hall, Kathmandu.

**DATE:** 15th August, 2015

**OBJECTIVE:** Enhancement of skill in selling Card, & e-Banking products, comprehensive knowledge of ATM and its Operations, enhancement in knowledge of after sales support, risk mitigation tools and dispute management

**FACILITATOR:** Mr. Suresh Raj Maharjan



## PROJECT FINANCING

NBI Hall, Kathmandu.

**DATE:** 30th August, 2015

**OBJECTIVE:** To increase their insights and broaden their capacity in "Energy Project Finance" domain; Pre-requisites; Lender's Risk Analysis – tools and techniques; Project Finance Process – Model & Mitigation

**FACILITATOR:** Mr. Birendra Rana



## FOREIGN EXCHANGE MANAGEMENT IN NEPAL

NBI Hall, Kathmandu.

**DATE:** 30th August to 4th September, 2015

**OBJECTIVE:** Review and get a better understanding of the Foreign Exchange (regulation) Act, Foreign Investment and Technology Transfer Act, By-laws, circulars related to L/C, DD, TT, Advance Payment, Passport facility, Bank Guarantee, FDI and Indian Currencies Transactions.

**FACILITATOR:** Mr. Amit Man Shrestha & Mr. Bhisma Raj Dhungana



## CREDIT RISK & RELATIONSHIP MANAGEMENT

NBI Hall, Kathmandu.

**DATE:** 25th August to 1st September, 2015

**OBJECTIVE:** Be able to understand the structuring of the loans, writing of credit proposal, Credit Administration & NPA Management.

**FACILITATOR:** Mr. Sumed Bhattarai, Mr. Rajiv Sapkota & Mr. Bikas Khanal



## CASH OPERATION & NEGOTIABLE INSTRUMENTS

NBI Hall, Kathmandu.

**DATE:** 28th & 29th August, 2015

**OBJECTIVE:** Develop conceptual skills of staff working in the Cash Area as well as provide a holistic environment for staff to clear up issues being faced on a day to day basis in their work place.

**FACILITATOR:** Mr. Ajit Bhattarai







### AML/CFT-KYC

**NBI Training Hall, Kathmandu.**

**DATE:** 29th August, 2015

**OBJECTIVE:** The training focuses on sensitization to all banking staff members on issues of AML/CFT and KYC and understanding how BFI take business and AML/ CFT together.

**FACILITATOR:** Mr. Hari Nepal



### COMPREHENSIVE BANKING COURSE

**NBI Hall, Kathmandu.**

**DATE:** 23rd August to 11th September, 2015

**OBJECTIVE:** Understand banking terms, work in multiple areas, and be able to identify issues, be more customers centric, handle NRB related issues & work professionally.

**FACILITATOR:** Pool of experts



### ADVANCE EXCEL

**NBI Hall, Kathmandu.**

**DATE:** 6th to 14th September, 2015

**OBJECTIVE:** To familiarize with the new excel interface, acquaint about different useful excel commands, handle bulk data, learn different formatting tricks, understand worksheet techniques and functions & resolve the excel-printing hurdles.

**FACILITATOR:** Mr. Deep Singh Rawal



### INCOTERMS 2010

**NBI Hall, Kathmandu.**

**DATE:** 7th to 10th September, 2015

**OBJECTIVE:** Understanding INCOTERM 2010 and the various goods delivery terms, Responsibilities of Importers/ Exporters, Risk involvement to Importer/Exporter and bank based on type of Delivery Term

**FACILITATOR:** Mr. Mani Shrestha



### DIRECT LENDING & STATUTORY REGULATIONS

**NBI Hall, Kathmandu.**

**DATE:** 12th September, 2015

**OBJECTIVE:** To ensure compliance with deprived sector regulations when taking and evaluating credit requests, closing consumer loans Increase lending efficiency with applying strategic decision techniques, assess the strength of repayment sources, and threats, knowing the business properly, sector and segment of business, select the best type of customer credit for the request & assess risks to repayment and evaluate other risks associated with.

**FACILITATOR:** Mr. Pralhad Giri



## TIME & STRESS MANAGEMENT

NBI Hall, Kathmandu

**DATE:** 27th September, 2015

**Objective:** Participants will understand the principles of time management and develop self-management techniques, design and implement time-efficient work plans to enhance your own and your manager's performance, successfully plan and confidently priorities your workload to ensure your own and your team's objectives are met. Identify and eliminate time "thieves" to consistently meet deadlines. They will develop proactive and reactive stress management strategies and create a stress management plan.

**FACILITATOR:** Mr. Umang Jung Thapa



## INVENTORY MANAGEMENT IN BANKS

NBI Hall, Kathmandu.

**DATE:** 3rd October, 2015

**OBJECTIVE:** Inventory Management involves responsibilities for maintaining inventory, audit of parts, supplies, materials and equipment. It is more than knowing what products are in stock and in what quantity. Inventory manager's responsibility includes knowing what to stock, how to position and present each product, and how to replenish inventory. Forecasting product trends and understanding current inventory management technology are also important.

**FACILITATOR:** Mr. Prabin Basnet



## INTRODUCTION TO SECURED TRANSACTION ACT 2063 & EFFECTIVE IMPLEMENTATION OF THE SECURED TRANSACTIONS REGISTRY

NBI Hall, Kathmandu

**Batch 1:** 2nd & 3rd October, 2015

**Batch 2:** 9th & 10th October, 2015

**OBJECTIVE:** Participants officials involved in credit and loan transactions will be able to understand the provisions made by the Secured Transactions Act, 2063 in regard to registration and creation of security interest on movable property in a priority basis in accordance with the provision of Security interest agreement. Theoretical aspects of Secured transactions Law and the creation of Security Interest in movable property and providing priority on it. Practical aspects of how to create a Security Interest in movable property and how a security interest may get perfection on what priority a creditor can realize its charges on the collateral in which secured interest is created How a security agreement help create Security interest in movable property, and method of perfecting a security interest on the collateral and giving priority to such interest.

**FACILITATOR:** Mr. Gandhi Pandit & Mr. Raju Man Singh Malla







## AML/CFT-KYC

NBI Hall, Kathmandu.

**Batch 1:** 31st July, 2015

(In-House for Citizens Bank International Ltd.)

**FACILITATOR:** Mr. B.N Gharti & Mr. Hari Nepal

**Batch 2:** 8th August, 2015

(In-House for Lumbini Bank Ltd.)

**FACILITATOR:** Mr. Hari Nepal

**Batch 3:** 9th October, 2015

(In-House for Citizens Bank International Ltd.)

**FACILITATOR:** Mr. Hari Nepal

**OBJECTIVE:** The training focuses on sensitization to all banking staff members on issues of AML/CFT and KYC and understanding how BFI take business and AML/CFT together.



## PROJECT MANAGEMENT & COMMUNICATION

(In-House for Good Neighbors)

Grand Norling Resort, Gokarna.

**DATE:** 14th August, 2015

**OBJECTIVE:** To enhance the skills of newly promoted Senior Officers in project cycle management, research, survey and together with communication skills including both verbal and writing skills.

**FACILITATOR:** Mr. Umang Jung Thapa & Mr. Buddhi Raj Tamang

**“Your customer doesn’t care how much you know until they know how much you care.”**

- Damon Richards



## SERVICE EXCELLENCE

(In-House for NMB Bank Ltd.)

NBI Hall, Kathmandu.

**Batch 1:** 22nd August, 2015

**Batch 2:** 5th September, 2015

**OBJECTIVE:** Two batches of program was conducted on Service Excellence for NMB Bank. To understand the logic behind spending more on valuable customers and maintaining different customer situations including complains.

**FACILITATOR:** Mr. Umang Jung Thapa

## INTERNATIONAL TRADE PAYMENT MECHANISM

(In-House for Mega Bank Ltd.)

NBI Hall, Kathmandu.

**DATE:** 29th & 30th August, 2015

**OBJECTIVE:** To provide general knowledge on local and international trade and Bank Guarantee, its mechanism, documents, procedures and applicable local/international regulation.

**FACILITATOR:** Mr. Mani Shrestha





## SELLING WITH PASSION

(In-House for Ncell Pvt. Ltd.)

NBI Hall, Kathmandu.

Date: 14th & 15th September, 2015

**OBJECTIVE:** To revisit the Sales Process, share the learning and Recognize and bridge the performance gaps - Appreciate and Understand the Key Value adds to create a competitive advantage in today's economic situation. Participants will develop a strategic approach and develop the skills of negotiation to influence decisions in various business situations

**Facilitator:** Mr. Prakash Rohera



## THE PASSION BEYOND

(In-House For Nabil bank Ltd.)

NBI Hall, Kathmandu.

Date: 16th September, 2015

**OBJECTIVE:** To focus on Attitude and Passion with the aim to achieve targets, understand the importance of self and that "I" not only make the difference but a Winning Difference to EXCEED EXPECTATIONS & motivate oneself to achieve ones desired goals.

**Facilitator:** Mr. Prakash Rohera



## CREDIT PROPOSAL ANALYSIS & RISK MANAGEMENT

(In-House for Sunrise Bank Ltd)

NBI Hall, Kathmandu.

Date: 19th September, 2015

**OBJECTIVE:** The major risks behind credit defaults are due to the poor credit risk assessing, proposal processing, credit administering / monitoring staff doing processing only. Had those staff taught the tricks about identifying and managing risks, the NPL level would have gone down and quality of risk assets would have increased.

**Facilitator:** Mr. B. N. Gharti



## PERSONAL CHANGE & TRANSFORMATION

(In-House for Bank of Kathmandu)

NBI Hall, Kathmandu.

Date: 19th September, 2015

**OBJECTIVE:** To be able to analyze the reasons why people work and recognize the implications for motivation and performance in the work place. They will be recognize the symptoms & apply the principles of quality management of work space to improve staff motivation. Participants will be able to identify the role (leadership style) of the manager in the work place

**Facilitator:** Mr. Bikal Sherchan & Usha Mall Singh




**"Nobody can go back and start a new beginning, but anyone can start today and make a new ending."**

- Maria Robinson






**CREDIT APPRAISAL COURSE****Hotel Rubus, Dhangadhi.****DATE:** 7th to 10th July, 2015**OBJECTIVE:** Create a solid base for a better future in the Credit Department and also help them understand credit appraisal comprehensively so that they are able to use the knowledge and skills immediately.**FACILITATOR:** Mr. Parshuram K. Chhetri**FRAUD DETECTION & RISK IN CHEQUE ANALYSIS WITH CONCEPT OF INR 500 & 1000****Hotel Royal Palm, Pokhara.****DATE:** 1st August, 2015**OBJECTIVE:** With the issuance of notice from the Nepal Rastra Bank (NRB) lifting the ban on circulation of Indian currency notes of 500 and 1000 rupee, the banks now needs to be more cautious towards the inflow of the fake currency notes. This program has been designed in order to prevent unauthorized trading of counterfeit notes.**FACILITATOR:** Mr. Mukul Pradhan**WINNING APPROACH TO DEBT RECOVERY****Mirable Resort, Dhulikhel.****DATE:** 8th August, 2015**OBJECTIVE:** Learn how to tackle difficult customers, to create a win-win situation during debt management and how to minimize risks during debt recovery.**FACILITATOR:** Mr. Ramsharan Harisharan**RETAIL LENDING****Siddhartha Cottage, Butwal.****DATE:** 23rd to 24th August, 2015**OBJECTIVE:** Understand Retail loan products, its analysis and types of risks under the Retail loans and mitigating tools.**FACILITATOR:** Mr. B.N. Gharti**PLASTIC MONEY & E- BANKING****Hotel Royal Palm, Pokhara.****DATE:** 12th September, 2015**OBJECTIVE:** Participants will able to get knowledge of Card & e Banking Products , Enhancement of skill in selling Card & e Banking products, comprehensive knowledge of ATM and its Operations, enhancement in knowledge of after sales support, risk mitigation tools and dispute management.**FACILITATOR:** Mr. Suresh Raj Maharjan*Advantages*

 will provide you an edge that will prove to be crucial in your banking career.

 will be an essential stepping stone for one to progress to the Banking Career.

 combined technical assistance from IIBF and in-depth industry knowledge of our Academy, is the only Banking Certification Course that is real investment.













**Launched**

**janbi**  
(Professional Banking Certification Course)

**janbi** is ready to welcome you  
from 1st November, 2015

**SO HURRY UP  
& ENROLL!!!**

## MANAGEMENT TEAM

**Sanjib Subba**  
CEO

**Purna Man Napit**  
Academic Director

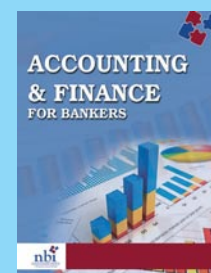
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Head of Program

**Sabin Nepal**  
Sr. Executive - Program

**Sangita Gurung**  
Sr. Executive - Finance

**Karuna Tuladhar**  
Sr. Executive - Program

## NBI PUBLICATIONS



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