

Conference on Financial Fraud Investigation

Hotel Radisson, Kathmandu.

Date: 11th March, 2015

Program Details: NBI in association with Fintelekt, India organized a one day Conference on "Financial Fraud". Bank frauds have seen a significant increase in Nepalese Banking Industry in the recent days. The program was inaugurated and address by Former Governor, Dr. Yuba Raj Khatiwada, Nepal Rastra Bank. There is a pressing need to revamp process towards identifying, monitoring, control, reporting and mitigation of frauds. The program was attended by over 85 participants from various banks and financial institutions including Dept. Heads & Branch Managers, Operation Heads, Internal Audit Heads & Compliance Heads, Head of Security & Admin, IT Heads, AGMs, Chief Operating Officer, GMs of various banks & financial institutions. The program was facilitated by experience regulators and bankers namely Mr. Sangeet Shukla, Senior Advisor - Risk Management, Indian Banks' Association, Executive Vice Chairman & Former Chief Executive Officer, SBI Global Factors Ltd., Ms. Theresa Karunakaran, Advisor - Compliance, Axis Bank, Former General Manager, Reserve Bank of India (RBI) and Mr. Sandeep Mehra, Senior Investigator & Chief of Vigilance, The Royal Bank of Scotland Group, Former CBI Officer. The program concluded with the panel discussion with panelist including Mr. Laxmi Prapanna Niraula, Acting Executive Director, Bank Supervision Dept. DIG, Mr. Hemanta Malla Thakuri, Chief- Criminal Investigation Bureau (CIB) and Mr. Parshuram K. Chhetri, Banking Expert, moderated by Mr. Shirish Pathak, CEO, Fintelekt.



Unified Directives 2071

Hotel Radisson, Kathmandu

Date: 20th March, 2015

Program Details: NBI organized a half day Workshop on "Unified Directive" wherein NRB executives made presentation on implication and usage of the directives. Over 90+ participants were present at the workshop representing various banks and financial institutions. The program aimed to provide banks with understanding about directives more closely and ease in implementing the same. Further, Banks were also able to provide feedback to Nepal Rastra Bank on key challenges. The program was facilitated by Mr. Dirgha Rawal, Asst. Director & Mr. Basudeb Adhikari, Asst. Director. The program was targeted to Managers (Asst. Managers to General Managers with direct link to implementation of Unified Directives), Operation Heads, Internal Audit Heads and Staff, Compliance Heads and Staff and Department Heads of various banks & financial institutions.



6th Floor Central Plaza, Narayanchaur, Naxal, Kathmandu
 Tel: +977 1 4415903/905, Fax: 4441351, Email: info@nbi.com.np
 Web: www.nbi.com.np



NBI BOARD

Mr. Sashin Joshi

Chairman
 CEO, NIC Asia Bank Ltd.

Dr. Binod Atreya

Member
 Executive Director, NRB.

Mr. Shovan D. Pant

Member
 CEO, Lumbini Bank Ltd.

Mr. AK Ahluwalia

Member
 CEO, Everest Bank Ltd.

MANAGEMENT TEAM

Sanjib Subba

CEO

Purna Man Napit

Academic Director

Dhan Thapa

Head of Program

Sabin Nepal

Sr. Executive—Program

Sangita Gurung

Sr. Executive—Finance

Karuna Tuladhar

Executive—Program

It's my pleasure to welcome you to yet another issue of NBI News Letter.

I am sure we all are getting back to normal life after the devastation created by recent Earth Quakes. This has been tough for all of us in the country. The fear, uncertainty, safety and survival became quick buzz word for all of us. Amidst the chaos, grief of losing loved ones and under high mental distress of staff, the banking industry managed to provide quick services to its customers. Considering the situation we were in, the effort of the banking industry to quickly resume service is commendable - Our Congratulations to all of you.

The post EQ Nepal would not be the same and there will be impact on every industry including Banking. Dream, aspirations and hope of general public and those directly affected has changed for ever. However this has taught us to be more humane, to be mindful of nature and to respect and care for each other. The post quake support system was amazing and banking industry quickly came to provide support and relief to affected areas. Our resilience, patience and attitude has been put through a major taste.

From my perspective, there will never be a better time than NOW to rebuild the nation for good. At the industry level this is also our time to reflect on our past successes and failures and build strategy to steer our organizations into the newer heights through product and process innovation, creating robust pool of competent human capital and keeping in mind the long term sustainability of our organizations.

It's also my pleasure to inform you that NBI resumed its services soon after the quake. We are also thankful to the individual bankers for coming forward to our call for relief material donations. Many bankers handed us essential items which we distributed through various organizations working in the field.

Our training program has been going on full swing and every day there are 1-2 events taking place at our premise. We also quickly organized two notable events namely, "**Earth Quake Preparedness**" where expert engineers from National Earth Quake Society shared their expertise with bankers. In addition we invited **Clinical Psychologist** to talk to bankers so they could overcome stress and also learn to handle such crisis in future.

"On the Job Training at ICICI Bank"

Finally, I have a good news for the industry. At our request, ICICI Bank, India has extended most generous gift to our banking industry which is "**On the Job Training**" for Nepali commercial bankers at ICICI Headquarter located at Mumbai. This opportunity will now allow Nepali Bankers to visit ICICI Bank and spend four weeks in real life work setting to learn their best practices. The first batch of candidates from qualifying commercial banks will depart in 2 months time to Mumbai. Please consult your HR department or NBI office to learn more about this program.

We are exploring similar arrangements with other banks in the region including Singapore, Malaysia, Hong Kong and India amongst others so stay tuned.

Wishing you Happy Banking !



Sanjib Subba
 CEO



COMPREHENSIVE BANKING COURSE

NBI Training Hall, Kathmandu.

DATE: 18th to 30th Jan, 2015.

OBJECTIVE: The participants will be able to understand banking terms, Work in multiple areas, be able to identify issues, be more customer centric, Handle NRB related issues & Work professionally.

FACILITATOR: Pool of Experts



A SHOWCASE OF PRODUCTIVE SECTOR LENDING

NBI Training Hall, Kathmandu

BATCH 1 DATE: 23rd & 24th Jan, 2015

BATCH 2 DATE: 20th to 23rd Feb, 2015

OBJECTIVE: Understand the nature of productive sectors. Ability to assess the factors associated with lending to productive-sector businesses, and utilize the techniques for mitigating risks that affect overall borrower credit worthiness

FACILITATOR: Mr. Prahlad Giri & Mr. Upendra Malakar.



KYC/AML

NBI Training Hall, Kathmandu.

DATE: 27th to 30th Jan, 2015

OBJECTIVE: Understanding how a BFI can take business and AML/CFT together. How a BFI can best expand business together with AML/CFT compliance. How AML/CFT helps expanding business. How a BFI can best implement the newly amended but rigorous laws with limited resources.

FACILITATOR: Mr. Hari Nepal.



FOREIGN EXCHANGE MANAGEMENT

NBI Training Hall, Kathmandu.

DATE: 30th & 31st Jan, 2015.

OBJECTIVE: Foreign Exchange (regulation) Acts, Foreign Investment and Technology Transfer acts, By-laws, circulars related to L/C, DD, TT, Advance Payment, Credit, Passport facility, Bank Guarantee, FDI and Indian Currencies Transaction etc.

FACILITATOR: Mr. Bhisma Dhungana & Mr. Bam Bahadur Mishra



BASIC CREDIT COURSE

NBI Training Hall, Kathmandu.

DATE: 1st to 13th Feb, 2015

OBJECTIVE: Understanding the basic principles of credit risk management. Performing financial, management and business environment analysis to make sound lending decision.

FACILITATOR: Mr. Sumed Bhattarai, Mr. Nirmal Dahal, Mr. Bikas Khanal, Mr. Prashant Raj Dangol, Mr. Rajan Bikram Thapa & Mr. Bidya Kant Adhikari.



COUNTERFEIT NOTES FOCUSING ON IC 500 & 1000 CURRENCY NOTES

NBI Training Hall, Kathmandu.

DATE: 3rd April, 2015

OBJECTIVE: To understand the Security features and concern of Indian currency. Circulation of Rs. 500 and Rs 1000 in Nepal. Features examined with naked eye, hand, magnifying glass and UV light.

FACILITATOR: Mr. Mukul Pradhan.



STRATEGIC BUSINESS LEADERSHIP

NBI Training Hall, Kathmandu.

DATE: 6th & 7th Feb, 2015.

OBJECTIVE: Provide a unique opportunity to get introduced into the understanding of "Strategy" and "Leadership".

FACILITATOR: Mr. Sujit Mundul.



SPEAK FEARLESSLY

NBI Training Hall, Kathmandu.

DATE: 8th February, 2015.

OBJECTIVE: To master in the art of Public Speaking, learning different delivery styles and individual presentations and communication skills.

FACILITATOR: Ms. Amuda Mishra.



CREDIT APPRAISAL

NBI Training Hall, Kathmandu.

DATE: 9th to 14th Feb, 2015.

OBJECTIVE: Create a solid base for a better future in Credit Department. Understanding credit appraisal comprehensively and be able to use the knowledge and skills immediately.

FACILITATOR: Mr. Parshuram K. Chhetri



EFFECTIVE SALES TECHNIQUES

NBI Training Hall, Kathmandu.

DATE: 10th & 11th March, 2015

OBJECTIVE: Focus on value offering by the bank to make Sales Framework. Emphasize on Negotiation to WIN in today's Competitive Environment. Implement the best techniques for building Client Relationships. Handling Objections and Focusing on Closing Techniques to attain desired outcomes.

FACILITATOR: Mr. Prakash Rohera..



Workshop on Leadership Unbounded

Hotel Radisson, Kathmandu.

Date: 9th March, 2015

Facilitator: Mr. Prakash Rohera

Program Details: Altogether 65 participants were present at the half day workshop on "Leadership Unbound... the journey within from various banks & financial institutions facilitated by Mr. Prakash Rohera. The program aimed to energize SELF, enable Business and empower People by developing ones skill and conceptual elements. The objective of the program was to appreciate that a stronger self makes stronger leader and internalizing the importance of people as key source and success drivers.



CUSTOMER RELATIONSHIP MANAGEMENT

NBI Training Hall, Kathmandu.

DATE: 14th March, 2015.

OBJECTIVE: To provide knowledge about importance of the customer and their expectations. Managing company's interactions with current and future customers. To understand how to tackle the challenges faced by customer service providers.

FACILITATOR: Ms. Euden Koirala.



RETAIL LENDING

NBI Training Hall, Kathmandu.

DATE: 21st March, 2015.

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

FACILITATOR: Mr. B.N. Gharti





CREDIT APPRAISAL

In-House for Nabil Bank Ltd.

NBI Training Hall, Kathmandu.

DATE: 5th to 8th February, 2015.

OBJECTIVE: To ascertain the risks associated with the extension of the credit facility.

Understand Credit Appraisal process and assessment techniques and generate the foundation for a better future in Credit Department.

FACILITATOR: Mr. Parshuram K. Chhetri.



AML/CFT

In-House for Nabil Bank Ltd.

NBI Hall, Kathmandu.

DATE: 7th February, 2015

OBJECTIVE: AML/CFT program sets out procedures and controls to detect money laundering and financing of terrorism and to manage and mitigate the risk of it occurring.

FACILITATOR: Mr. Hari Nepal.



COMPREHENSIVE BANKING COURSE

BATCH 1 (In-House for NIC Asia Bank)

VENUE: Trade Tower, Thapathali.

DATE: 23rd Feb-7th March, 2015

BATCH 2 (In-House for Nabil Bank)

VENUE: NBI Hall, Kathmandu.

DATE: 15th March to 1st April, 2015

OBJECTIVE: The overall objective is imparting the necessary knowledge and skills which will enable staff to perform better in their daily tasks.

FACILITATOR: Pool of Experts



Ms. Prasamsa Shakya

Testimonial — Ms. Prasamsa Shakya

Participant, Nabil Bank Ltd.

How did you find the overall training program on CBC?

The overall training was fruitful and effective. All the banking topics were covered in the training program from which I have gained a brief knowledge of Account Operations, Counterfeit Notes & Signature, Sales Technique, Credit, Customer Service Excellence etc. The training helps to get theoretical knowledge as well as information through sharing of experience by the trainers and the participants. All the trainers were expert and experienced on the relate fields.

Were the topics covered in the training relevant/beneficial for you?

Yes, the entire topics covered in the training were relevant and beneficial. The brief ideas about all the necessary banking areas were covered which will work as guidelines for us.

What were the best topic /part of the training program?

The overall training program was good, but the best topic was account operation taken by Mr. Ajit Bhattarai. The way of teaching methodology was different and simple way of making us understand gist of the topic.

Would you recommend this training to others?

Yes, of course. It will be beneficial for any other staff to enhance knowledge about the general banking terms.

Did you like the logistics support provided (food, location)?

The logistics support provided was good.



CUSTOMER DELIGHT

In-House for Global IME Bank Ltd.

NBI Hall, Kathmandu.

DATE: 4th March, 2015.

OBJECTIVE: Prepare the staff in dealing demanding customers and difficult situations. Aim to equip the team to think in a customer centric way.

FACILITATOR: Mr. Umang Jung Thapa.



OPERATIONAL RISK MANAGEMENT

In-House for Global IME Bank Ltd.

Global IME Hall, Kathmandu.

DATE: 8th & 9th March, 2015

OBJECTIVE: To review perspectives and frameworks of operational risk. To identify key categories and examine key drivers of operational risk and to discuss strategies and ways for measuring and assessing their impacts.

FACILITATOR: Mr. Purna Man Napit, Mr. Narayan Bhujju.



Train the Trainer

In-House for NMB Bank Ltd.

NBI Hall, Kathmandu.

DATE: 12th & 13th March, 2015.

OBJECTIVE: Understand the training methodologies for facilitating learning and handling audience personalities. To build an internal knowledge reservoir of skills.

FACILITATOR: Mr. Prakash Rohera.



Banking Acts and Banking Procedures

NBI Hall, Kathmandu.

1st Batch

Date: 15th to 20th Feb, 2015

2nd Batch

Date: 8th to 13th March, 2015

Facilitators: Mr. Hari Nepal, Mr. Sitaram Rijal, Mr. Dirgha Rawal, Mr. Mukul Pradhan, Mr. Sumed Bhattarai, Mr. Keshab B. KC, Mr. Ajit Regmi, Mr. Mani Shrestha, Mr. Resham Raj Regmi, Mr. Tek bahadur Ghimire.

NBI in co-ordination with Nepal Rastra Bank had successfully conducted two training programs specially designed for lawyers, advocates, officers of The Office of Attorney General, Inspectors/ Officers of Central Investigation Bureau.

The programs were co-ordinate by Mr. Purna Man Napit, National Banking Institute and Mr. Keshab Bahadur KC., Acting Director, Legal Department, Nepal Rastra Bank.

The main objective of the program was to give comprehensive knowledge about current banking practices, procedures and applicable laws thereon to the lawyers, investigators related to banking fraud and financial crime.

Attorney General, Governor, Deputy Governor, Chief of CIB of Chief Justice were present during the opening and closing of the program.



“Banking, I would argue, is the most heavily regulated industry in the world. Regulations don't solve things. Supervision solves things.”

— Wilbur Ross



**In the end, all business operations
can be reduced to three words:
people, product, and profits.**

— Lee Lacocca



OPERATIONS

(In-House for Nilgiri Bikas Bank Ltd)

Beni, Myagdi.

DATE: 7th & 8th March, 2015

OBJECTIVE: The program aims to equip participants with sound knowledge on various functions and risks associated in banking operations.

FACILITATOR: Mr. Pankaj Pant.

CUSTOMER DEIGHT

In-House for Global IME Bank Ltd.

Global IME Hall, Kathmandu

BATCH 1 DATE: 16th March, 2015

BATCH 2 DATE: 21st March, 2015

BATCH 3 DATE: 22nd March, 2015

OBJECTIVE: To train the employees, improving their customer serving skills and improving their skills at addressing customer issues leading to customer satisfaction, retention and loyalty.

FACILITATOR: Mr. Umang Jung Thapa & Ms. Euden Koirala.

OPERATIONAL RISK MANAGEMENT

In-House for Global IME Bank Ltd.

BATCH 1 DATE: 18th March, 2015

BATCH:2 DATE: 23rd March, 2015

OBJECTIVE: A framework and methodology for measuring and modeling Operational Risk. To identify, analyze, measure, manage and report risk events and developing Operational Risk Awareness Culture.

FACILITATOR: Mr. Purna Man Napit.



BANKING OPERATIONS

(In-House for Guheshwori Merchant Banking & Finance Limited)

NBI Training Hall, Kathmandu.

DATE: 10th & 11th April, 2015

OBJECTIVE: Educate the participants regarding teller functions, mode of remittance. Inherent risks in Operational Departments, Compliance Issues and different credit types and terms.

FACILITATOR: Mr. Pankaj Pant & Mr. Rajan Bikram Thapa.



AML/KYC

BATCH 1 DATE: 24th Jan, 2015.

VENUE: Hotel Royal Century, Narayanghat.

BATCH 2 DATE: 31st Jan, 2015

VENUE: Hotel Rubus Dhangadhi.

OBJECTIVE: Principles of Money-Laundering. Understanding the crimes and their relation with money laundering. Development of anti-money laundering drive in Nepal. How is the money laundering done? Know your customer means and its opportunity.

FACILITATOR: Mr. Hari Nepal.



TRANSFORMATIONAL LEADERSHIP

In-House for Triveni Bikas Bank Ltd.

Hotel Royal Century, Narayanghat.

DATE: 7th Feb, 2015

OBJECTIVE: Provide solid step for building and maintain a positive attitude. Enhance leadership strengths and improve areas of deficiency. Maximizing effectiveness and business abilities of each leader.

FACILITATOR: Mr. Bikal Sherchan & Ms. Usha Malla Singh.



OPERATIONAL RISK MANAGEMENT

Hotel Ratna, Biratnagar.

DATE: 7th Feb, 2014

OBJECTIVE: Understanding various risks impacting the BFIs. Operational risk management structure and process. Identifying operational risks as per BASEL – II Event Types and tools to mitigate operational risk.

FACILITATOR: Mr. B.N Gharti.



CUSTOMER RELATIONSHIP MANAGEMENT

Avacado & Orchid Resort, Hetauda

DATE: 21st Feb, 2015

OBJECTIVE: To make familiar with the expectations of the customers. Identify the benefits of customer relationship and adapt to specific customer behavior style.

FACILITATOR: Ms. Euden Koirala.



REMITTANCE OPERATIONS

Hotel Ratna, Biratnagar.

DATE: 27th & 28th Feb, 2015

OBJECTIVE: The program aims to equip participants with sound knowledge on remittance operation. The participants will be able to understand remittance terms and work in multiple remittance areas.

FACILITATOR: Mr. Ajit Bhattarai



AML/CFT

In-House for Machhapuchhre Bank Ltd.

Hotel Ratna, Biratnagar.

DATE: 28th Feb, 2015

OBJECTIVE: The course aims at imparting relevant knowledge and skills to enable participants prevent, detect and resolve effectively any attempts or incidences aimed at their Institutions.

FACILITATOR: Mr. Hari Nepal.

**The most successful people
have the same 24 hours
in a day that you do.**
— Jay Samit



FRAUD BEHAVIOR & SIGNATURE VERIFICATION

Hotel Siddhartha, Nepalgunj.

DATE: 14th March, 2015

OBJECTIVE: Understanding suspicious activity and different fraud scenarios. Features of handwriting and signatures and comparison between genuine and fraud signatures.

FACILITATOR: Mr. Mukul Pradhan.

CREDIT APPRAISAL

Hotel Panchali, Biratnagar.

DATE: 14th March, 2015.

OBJECTIVE: Create a solid base for a better future in Credit Department. Understand Credit Appraisal comprehensively and be able to use the knowledge and skills immediately.

FACILITATOR: Mr. Parshuram K. Chhetri

AML/CFT COURSE

Siddhartha Cottage, Butwal.

DATE: 11th April, 2015

OBJECTIVE: Understand the concept, values, benefits of AML/CFT measures together with Nepalese context and their benefits to individual institution. Understanding how a BFI can best implement the newly amended but rigorous laws with limited resources. Linkage between Banking and AML/CFT measures and their inseparability

FACILITATOR: Mr. Hari Nepal.

SIGNATURE VERIFICATION

(In-House for NIC ASIA Bank Ltd.)

Hotel Heaven, Birtamod.

DATE: 4th April, 2015

OBJECTIVE: Principles and measures to be taken while verifying signatures and handwritings. The important discrimination characteristics and Problems regarding banking sectors and their solution.

FACILITATOR: Mr. Piyush Man Shakya

CREDIT AND OPERATIONAL RISK MANAGEMENT

Hotel Royal Century, Narayanghat.

DATE: 4th April, 2015

OBJECTIVE: Understanding various risks in BFIs and borrowing cause, identifying and analyzing risks on the credit proposals and having risks mitigants in place for taking calculative risks. Initiating the recovery actions and recovering the loans and understanding legal issues including the provisions.

FACILITATOR: Mr. B.N Gharti

**“Risk comes from not knowing
what you're doing.”**
— Warren Buffet



nbi GLIMPSES



4th Quarter

Nepali Calendar 2072

जेष्ठ

असार

आ	सो	मं	बु	वि	शु	श	आ	सो	मं	बु	वि	शु	श
३२	३३			१	२		६	७	८	९	१०	११	१२
३	४	५	६	७	८	९	१३	१४	१५	१६	१७	१८	१९
१०	११	१२	१३	१४	१५	१६	२०	२१	२२	२३	२४	२५	२६
१७	१८	१९	२०	२१	२२	२३	२७	२८	२९	३०	३१		

English Calendar 2015

May/June

June/July

S	M	T	W	T	F	S	S	M	T	W	T	F	S
14	15				15	16			16	17	18	19	20
17	18	19	20	21	22	23	21	22	23	24	25	26	27
24	25	26	27	28	29	30	28	29	30	1	2	3	4
31	1	2	3	4	5	6	5	6	7	8	9	10	11
7	8	9	10	11	12	13	12	13	14	15	16		