

6th ANNUAL GENERAL MEETING

NBI conducted 6th Annual General Meeting on 13th January, 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, two new books on i) "Deposit Services" & ii) "Financial Literacy (Training Manual)" was also launched. After successfully conducting over 40 programs on Financial Literacy Awareness spread across Mechi in the east to Mahakali in the west, NBI has finally come up with a training manual on "Financial Literacy". The book provides a guide to develop the skills and confidence to become more aware of the financial risks and opportunities. Financial Literacy Awareness can benefit consumers of all ages & income levels.

The book on "Deposit Services" is expected to enhance knowledge of branch staff in deposit related areas. The book is a part of a regular curriculum at Swiss banking system where large numbers of bankers study these materials for professional development. These books are good readings and reference material for bank's staff and recommend distributing these to staff in related departments. These books are also available for sale. We request to extend your support by placing order and buy the book.



CURRENT ISSUES & CHALLENGES IN BFI'S

Hotel Rubus, Dhangadhi.

DATE: 18th Oct, 2014.

FACILITATOR: Mr. Purna Man Napit & Mr. Basudev Adhikari.

OBJECTIVE: To provide knowledge about regulatory aspects. Operational risks and its mitigating tools. Risk as per NRB perspective and Role of internal control in Operation Risk Management.

Details: Participating banks were Bank of Kathmandu, Global IME Bank, NMB Bank, Nepal Investment Bank, Sajha Bikas Bank, Everest Bank, NIC Asia Bank, Sanima Bank, Janata Bank Nepal, Mega Bank Nepal, Kumari Bank and Tourism Development Bank. There were 25 participants altogether.





NATIONAL BANKING INSTITUTE
"The Banking Academy of Nepal"

NBI BOARD

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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.

Welcome to yet another issue of NBI News Letter. We have recently completed our fifth year of operation and it gives me immense pleasure in sharing that our journey of last five years has been pretty exciting.

With humble beginning of 7 programs in year one back in 2066/2067 we managed to deliver 218 programs in the year 2070/2071 nationwide reaching out to several thousand banking professionals.

We explored new avenues with in banking education; reach out to Birtamod in far east to Mahendranagar in far west making available our programs to every regions in the country.

We also came up with our own publications and already have four titles under our belt. We are committed to bring new publications every year.

The membership to prestigious body of banking institutes such as APABI (Asia-Pacific Association of Banking Institutes) has given us much needed international edge and recognition and NBI is now in its 4th year of membership at APABI.

We also entered in an agreement with IIBF (Indian Institute of Banking and Finance) to develop professional banking diploma course for existing bankers and by July 2015 we will be offering this prestigious certification course to bankers in Nepal.

The major highlight are the esteemed speakers who addressed at the events organised by NBI in last five years including Former Governor of RBI Mr. Subbarao, Executive Director of ICICI Bank Mr. K Ramkumar amongst other noted banking celebrities.

We did not limit our offerings to bankers alone. We trained judges, lawyers, Nepal Police and officials from CIAA as well.

In addition we developed modules for Financial Literacy targeting to unbanked community in rural Nepal training several thousand stakeholders nationwide.

We completed our last five years journey with support of the industry and our grant partner Asian Development Bank (ADB). However ADB grant is now over and we have to rely only on industry support to make our operation sustainable.

We trust the industry will continue their support to our programs and to the institutes so we can continue our journey to the next level.

Thank you all for your continued support.



**“Change is not a threat,
 it's an opportunity.
 Survival is not the goal,
 transformative success is.”**
 — Seth Godin



EXCEL FOR HIGH PERFORMANCE

NBI Training Hall, Kathmandu.

DATE: 30th Oct to 7th Nov, 2014.

OBJECTIVE: The main objective of this training is to enable the trainees to work in excel using advance functions. To learn to automate tasks as well as applying advance analysis techniques to more complex data sheets and collaborate on worksheets with others.

FACILITATOR: Mr. Deep Singh Rawat.

DETAILS: Eight morning sessions of Excel was conducted in NBI Residence which had 11 Participants from NMB Bank Ltd and NIC Asia Bank Ltd.



FUNDAMENTALS OF INTERNATIONAL TRADE

NBI Training Hall, Kathmandu

DATE: 9th November. 2014.

OBJECTIVE: To understand the risk & responsibilities of the parties involved in L/C, and its applications, documents under LC, Contingent facilities.

FACILITATOR: Mr. Mani Shrestha.

PARTICIPANTS: The program had 28 participants from NMB Bank, Sanima Bank, Siddhartha Bank, Citizens Bank, Laxmi Bank, Nepal Investment Bank Ltd. and Machhapuchchhre Bank.

**“Earn Nicely,
spend wisely and
you will live happily.”**
— Auliq Ice



COMPREHENSIVE BANKING COURSE

NBI Training Hall, Kathmandu.

DATE: 28th Nov to 12th Dec, 2014

OBJECTIVE: This Course deals with all or nearly all elements and aspects of Banking. The course itself is a perfect balance of theory and practice with great emphasis on practicality and hands-on issues.

FACILITATOR: Pool of Experts.

DETAILS: Participants got skills and techniques they need to succeed at entry level and mid-level management positions. There was a mix of 27 participants from different financial institutions in this course.

**“The first one
gets the oyster
the second
gets the shell.”**
— Andrew Carnegie

HR Workshop

Park Village Hotel & Resort, Budhanilkanta, Kathmandu

DATE: 19th & 20th December, 2014

DETAILS: One and half day's workshop was conducted targeting to the HR professionals of various banks and corporate houses where 32 participants were present from 23 different organizations. The participating organizations were Laxmi Bank, NMB Bank, Global IME Bank, NIC Asia Bank, Sunrise Bank, Janata Bank Nepal, Civil Bank, Nepal Bangladesh Bank, Kumari Bank, Clean Energy Development Bank, Machhapuchchhre Bank, Unilever Nepal, Nabil Bank, Siddhartha Bank, Standard Chartered Bank, Citizens Bank International, Nepal Bank, Community Development Bank Century Bank, Nepal SBI Bank, Sherpa Adventure Gear, Nepal Investment Bank & Himalayan Bank.

The major highlights of the program include:

- An interaction session on "Contemporary Issues in Human Resource" with Mr. K. Ramkumar, Executive Director on the Board of ICICI Bank and the President of ICICI Foundation. His personal experiences, knowledge and valuable insights facilitated the participants towards understanding of the various HR related issues.
- Mr. Amit Sharma, HR Head, Laxmi Bank presented on the proposed "Labour Act" redefining the salient features of the industry wide best practice for employment opportunities.
- Mr. Rajan Udas, Manager- Human Resource, SCB shared his experiences and knowledge on Performance Appraisal. His guidance facilitated on understanding that knowing the individuals performance helps them to improve further in order to get promotions and merit pay. Training Need Assessment including competency mapping is an effective methodology used to integrate HR functions with key competencies of organization.
- Mr. Ishwar Karki, HR Head, Janata Bank Nepal coordinated the discussion session on Retention & Talent Management, an overview on the various sources of competitive advantage in sustaining growth over the long term. Group presentations were also conducted by the participants on "Talent Management" & "Leadership Development".
- An overview of the program was presented by Mr. Sanjib Subba, CEO and Mr. Dhan Thapa, Head of Programs, NBI; highlighting the major contribution of the various banks with their participations. Training Need Assessment was also conducted with the HR professionals to identify requirements and knowledge, skills and abilities needed by organizations workforce to achieve the requirements.



CREDIT APPRAISAL COURSE

NBI Training Hall, Kathmandu.

BATCH 1 DATE: 28th Dec, 2014 to 2nd Jan, 2015.

BATCH 2 DATE: 4th to 9th Jan, 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.

PARTICIPANTS: 2 batches of the program were conducted with 46 participants aiming to provide insight on credit appraisal process and learn the right tools to be expert Credit Analysts.





WORKSHOP ON DRAFT FINANCIAL SECTOR DEVELOPMENT STRATEGY

Hotel De' L Annapurna, Kathmandu.

DATE: 29th December, 2014

DETAILS: National Banking Institute coordinated a half day workshop on "Draft Financial Sector Development Strategy" on behalf of the organizer, Ministry of Finance. Inaugurated by the Honorable Finance Minister, Dr. Ram Sharan Mahat, the program was addressed by renowned industry experts including Dr. Yub Raj Khatiwada, Governor, Nepal Rastra Bank, Dr. Chiranjivi Nepal, Financial Advisor of Rt. Honorable Prime Minister, Dr. Govinda Raj Pokharel, Honorable Vice President, National Planning Commission, and Dr. Ram Sharan Mahat, Honorable Finance Minister. The program was participated by over a 100 top level executives representing various concerned organizations. The Financial Sector Development Strategy has been designed to address the current weaknesses in the Nepalese financial sector so that it can better contribute to the growth, development and stability of the domestic financial system and economy. The strategy focused on the five key sectors and two cross cutting themes i.e., Banking, Insurance, Capital Market, Non-Bank Financial Institutions, Cooperatives, Financial Market Infrastructure & Capacity Development.



UCP 600

NBI Training Hall, Kathmandu.

DATE: 3rd & 4th Jan, 2014.

OBJECTIVE: Detailed understanding on all the articles of UCP 600. Help in providing technical guidance to clients regarding Documentary Credit. Structuring Letter of Credit to protect importer's/exporter's interest.

FACILITATOR: Mr. Mani Shrestha.

DETAILS: Participants got skills and techniques they need to succeed at their management positions. There was a mix of 10 participants from different banks. The program was well delivered through interactions, case studies and examples.



FROM CRUCIAL CONVERSATIONS TO CONNECTIONS

NBI Training Hall, Kathmandu.

DATE: 21st & 22nd Dec, 2014

OBJECTIVE: At the completion of this program the participants would be able to approach people problems with increased confidence and an enhanced understanding of the reasons behind their behavior. Be persuasive instead of being abrasive while handling Crucial Conversations. Establish the best ways to communicate, to foster enhanced and positive relationships.

FACILITATOR: Mr. Prakash Rohera.

PARTICIPANTS: After the Successful Completion of training, Participants knew how to communicate clearly and effectively. Altogether 35 participants from different banks were engaged in this training.



PERSONAL CHANGE AND TRANSFORMATION

In-House for Machhapuchchhre Bank Ltd.

NBI Training Hall, Kathmandu.

DATE: 18th October, 2014.

OBJECTIVE: It helps to have an insight about self and manage relation smoothly. Improve the confidence level; helps overcome mental blocks and beliefs, negative conditioning, anxiety, depression to handle situations on the work front more efficiently.

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

PARTICIPANTS: The participants gained In-depth information and to put them together to use it to their personal or career advantage. Altogether 36 participants attended the 1 day program.



COMPREHENSIVE BANKING COURSE

For: NIC Asia Bank Ltd.

DATE: 27th Oct to 8th Nov, 2014.

Venue: Trade Tower, Kathmandu.



For: NMB Bank Ltd.

Venue: Alfa House, Kathmandu.

Date: 27th Oct to 8th Nov, 2014.



For: Janata Bank Nepal Ltd.

Venue: NBI Hall, Kathmandu.

Date: 27th Oct to 8th Nov, 2014.

For: Prime Commercial Bank Ltd.

Venue: NBI Hall, Kathmandu.

Date: 9th to 16th Nov. 2014.



For: Laxmi Bank Ltd.

Venue: NBI Hall, Kathmandu.

Date: 17th Nov to 3rd Dec, 2014.

OBJECTIVE: The program aims to equip participants with sound knowledge on Banking Operations.

FACILITATOR: Pool of experts.

Details: Altogether 5 batches of In-House programs were conducted for different banks at different venue inside the valley. The programs were facilitated by the pool of experts from the banking industry.



“Even if you are on the right track,
You'll get run over if you just sit there.”
— Will Rogers

AML/CFT

In-House for Mega Bank Nepal Ltd.

Alfa House, Kathmandu.

DATE: 31st Oct & 1st Nov, 2014

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.

PARTICIPANTS: The program gave an insight view on AML/CFT. The participants were facilitated from the very best in the business.

“Money Laundering is
a very sophisticated crime
and we must be equally
sophisticated.”



Rule No. 1
Never lose money.
Rule No. 2
Never forget rule no 1.
 — Warren Buffett



FOREIGN EXCHANGE MANAGEMENT

In-House for Laxmi Bank Ltd.

NBI Training Hall, Kathmandu.

DATE: 31st Oct & 1st Nov, 2014

OBJECTIVE: To impart in-depth knowledge of Foreign Exchange and Risk Management to Candidates who wish to specialize in this field and acquiring requisite skills and competence to manage Foreign Exchange and Risk matters effectively and efficiently.

FACILITATOR: Mr. Bam Bahadur Mishra and Mr. Bhisma Raj Dhungana.

PARTICIPANTS: An In-House program for Laxmi Bank was conducted for the participants who were Senior Assistants, Supervisor and Officers. Altogether 30 candidates made the program successful.

INTERNATIONAL TRADE PAYMENT

In-House for Sunrise Bank Ltd.

NBI Training Hall, Kathmandu.

DATE: 2nd November, 2014.

OBJECTIVE: Attain a fundamental understanding of the basic concepts of international trade finance and different methods of payment. Understand the various trade finance instruments and risk involved in them.

FACILITATOR: Mr. Mani Shrestha.

PARTICIPANTS: One day In-House program was conducted for Sunrise Bank which included 27 participants working in trade finance department and newly transferred to trade finance department from different branches.

JOURNEY TO EXCELLENCE IN CORPORATE LENDING

In-House For Bank of Kathmandu Ltd.

NBI Training Hall, Kathmandu

DATE: 6th, 7th & 8th November, 2014.

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

FACILITATOR: Mr. Sujit Mundul.

DETAILS: Altogether 23 participants were there in this highly interactive program. The participants really acknowledged and were impressed by the training program.

**“Excellence is
 a continuous process
 not an accident.”**

PROJECT FINANCING

In-House for Sunrise Bank Ltd.

Indreni Foodland, Kathmandu.

DATE: 7th & 8th Nov. 2014

OBJECTIVE: This course provides the opportunity for delegates to improve their understanding of and analysis for project finance deals.

FACILITATOR: Mr. Birendra Rana.

PARTICIPANTS: An In-house program was conducted at Indreni Complex. Managers, supervisors and officers were facilitated by the in-depth coverage of project financing. Altogether 32 Participants gathered together for the training.



MANAGER AS A COACH

In-House for Kumari Bank Ltd.

Alfa House, Kathmandu.

DATE: 7th & 8th November. 2014.

OBJECTIVE: Coaching Skills to be an Effective Manager. Identifying the root cause of crisis, knowing human thoughts pattern. Understanding Our Belief System and Reframing/modifying our Belief System.

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

PARTICIPANTS: With total of 25 trainees an In-House program was conducted to Kumari Bank Ltd. There was a mix of participants representing different branches. The participants state that the program was well delivered and the skills were equally enhanced.



CASH OPERATIONS AND NEGOTIABLE INSTRUMENTS

In-House for Mega Bank Nepal Ltd.

Wunjula Moskva, Kathmandu.

DATE: 8th November, 2014.

OBJECTIVE: Provide a holistic environment for staff to clear up issues being faced on a day to day basis in their work place. Different methods of accounting system in banking sector.

FACILITATOR: Mr. Ajit Bhattarai.

PARTICIPANTS: Cash operations and negotiable instruments were offered as an In-House to Mega Bank Nepal Ltd with total of 30 candidates.



COUNTERFEIT NOTES & SIGNATURE VERIFICATION

In-House for Clean Energy Development Bank Ltd.

NBI Hall, Kathmandu.

DATE: 10th to 13th November. 2014

OBJECTIVE: To describe currency counterfeiting in Nepal. List the security features found on bank notes. Examine bank note to determine if it is counterfeit and verify signature. Recognize the equipment used to make counterfeit bank notes and signature verification.

FACILITATOR: Mr. Mukul Pradhan.

PARTICIPANTS: 4 morning sessions were conducted with 20 participants from Clean Energy Development Bank. Participants showed active involvement to take away the learning's about Counterfeit Notes and Signature Verification.

“Keep your eyes on the price when spending, don't regret later to find that you have nothing for tomorrow.”
— Aqliq Ice



21 IRREFUTABLE LAWS OF LEADERSHIP

In-House for Nabil Bank Ltd.

Nabil Hall, Kathmandu.

BATCH 1 DATE: 13th & 14th November. 2014.

BATCH 2 DATE: 23rd & 24th Nov, 2014

OBJECTIVE: To discover 21 principles and easy to apply practices that will quickly increase your leadership skills, while helping you to achieve your full potential in life and business.

FACILITATOR: Mr. Ajaya Regmi.

PARTICIPANTS: Two batches of In-House training were conducted in their own premise. The participants were highly motivated from the training. It was a well delivered program.



AML/CFT

In-House for Machhapuchchhre Bank Ltd.

Trade Tower, Kathmandu.

DATE: 14th November. 2014

OBJECTIVE: Understanding how AML/CFT policies and procedures are developed for the institution. Understand the concept, values, benefits of AML/CFT measures together with Nepalese context and their benefits to individual institution.

FACILITATOR: Mr. Basu Dev Bhattarai.

PARTICIPANTS: With total of 35 trainees the program was effectively initiated and participants were able to gain optimum knowledge regarding Anti- money laundering and combating the Financing of Terrorism.



CUSTOMER RELATIONSHIP MANAGEMENT

In-House for Kailash Bikas Bank Ltd.

Trade Tower, Kathmandu.

DATE: 14th November. 2014

OBJECTIVE: To provide better customer service. To discover new customers and increase revenue. Attracting present and new customers. Acquiring new customers, serving them and finally retaining them.

FACILITATOR: Mr. Euden Koirala.

DETAILS: 23 trainees of Kailash Bikas Bank were introduced to Customer Relationship Components and how they are integrated within an organization.



CUSTOMER SERVICE EXCELLENCE

In-House for Machhapuchchhre Bank Ltd.

Trade Tower, Kathmandu.

DATE: 15th November. 2014

OBJECTIVE: Making a lasting positive impression. Understanding emotional needs of customers. Avoiding neutral languages and avoiding Negative Emotion Triggers.

FACILITATOR: Ms. Neelam Sharma.

PARTICIPANTS: Participants completed the training with a detailed practical understanding of customer service and its attributes. 37 participants came together to equipped themselves with the skills and information for better customer service.



OPERATIONAL RISK MANAGEMENT

In-House for Clean Energy Development Bank Ltd.
Trade Tower, Kathmandu.

DATE: 15th November. 2014

OBJECTIVE: To keep you ahead of the latest market developments, NBI created this practical course, which explored the techniques to review, manage and account successfully for operational risk.

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

PARTICIPANTS: 25 trainees of Clean Energy Development bank were presented to be trained and discuss the scenario of operational risks.



CUSTOMER SERVICE BASICS

In-House for Janata Bank Nepal Ltd.
Alfa House, Kathmandu.

DATE: 15th November. 2014

OBJECTIVE: This training program on providing good customer service gives you the skills you need to communicate professionally, gain respect, enhance customer relationships and secure an overall competitive advantage through customer service excellence.

FACILITATOR: Mr. Ajaya Regmi.

PARTICIPANTS: The program raised awareness among participants to deliver better, faster service, increase customer satisfaction and increase credibility with customers. Altogether 26 participants joined the program.



MANAGER AS A COACH

In-House for Nabil Bank Ltd.
Nabil Hall, Kathmandu.

BATCH 1 DATE: 9th & 10th November. 2014.

BATCH 2 DATE: 20th & 21st November, 2014

OBJECTIVE: Coaching Skills to be an Effective Manager. Identifying the root cause of crisis, knowing human thoughts pattern. Understanding Our Belief System and Reframing/modifying our Belief System.

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

PARTICIPANTS: With total of 43 trainees 2 batches of In-House program was organized at their own place. Managers were able to enhance their performance and responsibilities after the completion of the course.

“Someone's sitting in the shade today because someone planted a tree a long time ago.”

ADVANCED EXCEL

FOR: Sipradi Trading.

VENUE: Sipradi House, Kathmandu

DATE: 16th Nov to 21st November, 2014

FOR: Prime Commercial Bank Ltd.

DATE: 21st to 30th November, 2014.

VENUE: NBI Hall, Kathmandu.

FOR: Sherpa Adventure and Gear.

VENUE:

DATE: 8th to 18th Dec, 2014

OBJECTIVE: The objective of the course is to introduce participants to Excel and its capabilities. Managing workbook and worksheet working with charts and using many more advanced functions.

FACILITATOR: Mr. Deep Sing Rawat.

PARTICIPANTS: 3 batches of Excel course was conducted by our very own excel program expert Mr. Deep Singh Rawat. The program was effectively initiated and participants were able to gain optimum knowledge.





ART OF SELLING

BATCH 1 FOR: Sanima Bank Ltd.

DATE: 21st & 22nd Nov, 2014

VENUE: NBI Training Hall & Trade Tower, Kathmandu.

BATCH 2 FOR: Mega Bank Nepal Ltd.

DATE: 29th November, 2014.

VENUE: NBI Training Hall, Kathmandu.

OBJECTIVE: Better Understanding on Psychology of Selling. Developing a Powerful Sales Personality to know why People buy and why they don't, learn creative selling, learn how to approach the prospect and understand the sales process.

FACILITATOR: Mr. Ajaya Regmi.

DETAILS: 2 batches of program was conducted for Sanima Bank and Mega Bank Nepal inside the valley which had altogether 27 participants in both the batches.



“If you don't invest in risk management, it doesn't matter what business you're in, it's a risky business.”
— Gary Cohn

CREDIT RISK AND RELATIONSHIP MANAGEMENT

In-House for Sanima Bank Ltd.

Trade Tower, Kathmandu.

BATCH 1 DATE: 21st & 22nd November, 2014

VENUE: Trade Tower, Kathmandu.

FOR: Sanima Bank Ltd.

BATCH 2 DATE: 12th & 13th Dec, 2014.

VENUE: NBI Hall, Kathmandu.

FOR: Nepal Bangladesh Bank Ltd.

OBJECTIVE: The aim of this workshop is to enable participants to understand the key concepts of credit risk and how this risk is managed within financial institutions.

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

PARTICIPANTS: 2 batches of In-House programs were initiated. The program had 25 participants from Sanima Bank and 24 participants from Nepal Bangladesh Bank. The participants gained practical guides to the strategies and techniques necessary to understand, analyze, assess and utilize the learning's.



BANKING OPERATIONS

In-House for Nepal Investment Bank Ltd.

NIBL Board Room, Kathmandu.

DATE: 3rd to 9th Dec, 2014.

OBJECTIVE: Understand what banking is all about. Understand the importance of a customer. Handle banking transactions, Know the various departments in the bank and what they do, understand basic banking terminologies.

FACILITATOR: Pool of Experts.

PARTICIPANTS: With total of 31 participants an In-House program provided an insight into every area of operations from structure, procedure and accounting to risk and regulation.



CUSTOMER SERVICE BASICS

In-House for Prime Commercial Bank Ltd.

NBI Training Hall, Kathmandu.

DATE: 7th December, 2014.

OBJECTIVE: To improve and be familiar with customers' expectation and motivating staff for better performance.

FACILITATOR: Mr. Ajaya Regmi.

PARTICIPANTS: 18 participants from Prime Commercial Bank admitted that it was thorough yet highly practical program.

CREDIT APPRAISAL COURSE

BATCH 1 DATE: 7th to 12th Dec, 2014.

VENUE: NBI Hall, Kathmandu. **For:** Century Bank Ltd.

BATCH 2 DATE: 14th to 19th Dec, 2014

VENUE: NBI Hall, Kathmandu. **For:** Sunrise Bank Ltd.

BATCH 3 DATE: 23rd to 26th Dec, 2014

VENUE: Trade Tower, Kathmandu. **For:** NCC Bank Ltd.

OBJECTIVE: This course is necessary to appraise the credibility of the customer in order to mitigate the credit risk. The participants will be able to create a solid base for a better future in Credit Department and understand Credit Appraisal comprehensively.

FACILITATOR: Mr. Parshuram K. Chhetri.

DETAILS: 3 batches of Credit appraisal course was conducted in Trade Tower business centre and NBI Hall, Kathmandu. Altogether 91 participants were facilitated from Century Bank, Sunrise Bank and NCC Bank.

PRINCIPLE CENTERED LEADERSHIP

In-House for Nepal Bangladesh Bank Ltd.

NBI Hall, Kathmandu.

DATE: 12th & 13th Dec, 2014.

OBJECTIVE: It helps in leading not just to a new understanding of how to increase quality and productivity, but also to a new appreciation of the importance of building personal and professional relationships in order to enjoy a more balanced, more rewarding, more effective life.

FACILITATOR: Mr. Ajaya Regmi.

PARTICIPANTS: 23 participants from Nepal Bangladesh Bank gathered together. The program was well executed and effective. The participants thoroughly admired the training.

LEADERSHIP-MAKING IT COUNT

In-House for Nabil Bank Ltd.

NBI Hall, Kathmandu.

DATE: 12th & 13th Dec, 2014.

OBJECTIVE: It helps in developing strategies for successful leadership and skills to enhance leadership effectiveness in a variety of settings, and the development of personal insights about themselves and others.

FACILITATOR: Mr. Prakash Rohera.

PARTICIPANTS: 24 trainees from Nabil Bank were presented in NBI Hall for Leadership training. They took away practical solutions and ideas to use in their own banking environment.

OPERATIONAL RISK MANAGEMENT & KYC

In-House for Century Bank Ltd.

NBI Training Hall, Kathmandu.

DATE: 2nd & 3rd Jan, 2014

OBJECTIVE: To keep you ahead of the latest market developments, NBI has created this practical course, which will explore the techniques to review, manage and account successfully for operational risk and Know Your Customer.

FACILITATOR: Mr. Purna Man Napit, Mr. Narayan Bhuju & Mr. Hari Nepal.

PARTICIPANTS: 32 trainees of Century Bank were here to be trained and discuss the storyline of Operational Risks and KYC, In order to achieve the successful processing and management of Operational Risks and KYC.



**“A leader is
a dealer in hope.”**
— Napoleon



“In the end, all business operations can be reduced to three words: people, product and profits.”
— Lee Lacocca



“When you trust a bank with your money, and they won't trust you with their pens.”

“Successful leaders see the opportunities in every difficulty rather than the difficulty in every opportunity.”
— Reed Markham



BRANCH OPERATIONS

In-House for Garima Bikas Bank Ltd.

Hotel Barahi, Pokhara

DATE: 31st Oct to 1st Nov, 2014

OBJECTIVE: Branch network producing the highest levels of sales results and efficiency. Increase branch sales, Enhance the customer experience, Improve productivity and efficiency.

FACILITATOR: Mr. Ajit Bhattarai & Ms. Sipa Regmi.

PARTICIPANTS: Customized program for Garima Bikas Bank had 29 participants. Overall the training was well received and acknowledged by the attendees.

COUNTERFEIT NOTES & SIGNATURE VERIFICATION

Hotel Makalu, Birgunj.

DATE: 1st November, 2014

OBJECTIVE: The core objective of the training is to provide guidance regarding the security features found on bank notes. Examine bank note to determine if it is counterfeit and verify signature. Recognize the equipment used to make counterfeit bank notes and signature verification.

FACILITATOR: Mr. Mukul Pradhan.

PARTICIPANTS: Altogether 16 participants participated in the training. The training gave insight view upon counterfeit bank notes and signature verification and ways how they can protect against firm.

LEADER WITHIN YOU

Hotel Ratna, Biratnagar

DATE: 1st November, 2014

OBJECTIVE: Participants shall be able to explain what leadership is and the influence of leadership in personal & professional life. Explain how leaders can take charge of their thoughts, feelings and actions and become models for others.

FACILITATOR: Mr. Bikal Sherchan.

Details: The participants were facilitated with Leadership development tips and techniques, plus handful materials for organizational and personal development. The program was well appreciated by the participants.

REMITTANCE OPERATIONS

BATCH 1 DATE: 14th & 15th Nov, 2014

VENUE: Hotel Rubus, Dhangadi.

BATCH 2 DATE: 27th November, 2014.

VENUE: Hotel Kantipur, Pokhara.

OBJECTIVE: The participant will be able to understand the effect of remittances on development, Initiatives on remittances, Common Principles to Support Access to Remittances and its modes and instruments.

FACILITATOR: Mr. Ajit Bhattarai.

DETAILS: Two batches of Remittance Operations were conducted in two different places. Nepal has long been known as a remittance-based economy, so the operation of remittance has been a major issue in banks.

CUSTOMER RELATIONSHIP MANAGEMENT

BATCH 1 DATE: 22nd November, 2014.

VENUE: Hotel Rubus, Dhangadi.

FOR: Janata Bank Nepal Ltd.

BATCH 2 DATE: 29th November, 2014.

VENUE: Hotel Barahi, Pokhara.

FOR: Kailash Bikas Bank Ltd.

BATCH 3 DATE: 6th December, 2014.

VENUE: Hotel Ratna, Biratnagar.

FOR: Janata Bank Nepal Ltd.

OBJECTIVE: Develop customer focused attitude, learn skills that contribute to better customer service and learn skill to solicit and retain customers.

FACILITATOR: Ms. Euden Koirala.

DETAILS: 2 batches of In-House programs were conducted for Janata Bank Nepal Ltd at 2 different venues and a single batch for Kailash Bikas Bank Ltd was conducted at Pokhara. The programs were well acknowledged by the participants of both the banks.



CUSTOMER SERVICE EXCELLENCE

In-House for Prime Commercial Bank Ltd.

Hotel Ratna, Biratnagar.

DATE: 29th November, 2014

OBJECTIVE: Customer service excellence will give you the competitive advantage you need to survive in a tough and increasingly uncertain business climate.

FACILITATOR: Mr. Arniko Singh.

DETAILS: 29 Participants of different level staff joined this program. The participants got to know everything they need to know to maximize opportunities through better customer service.

OPERATIONS

In-House for Garima Bikas Bank Ltd.

Hotel Barahi, Pokhara.

DATE: 28th & 29th November, 2014.

OBJECTIVE: The course provided them with an in-depth grounding of the purpose, use and the processes associated and the controls over and operations.

FACILITATOR: Mr. Ajit Bhattarai & Mr. Rajan Bikram Thapa.

PARTICIPANTS: 2 days of intensive training on Operations was conducted for Garima Bikas Bank which had 43 participants. Participants were able to deepen their knowledge regarding operations in Bank.

COMPREHENSIVE BANKING COURSE

BATCH 1 DATE: 28th Nov to 6th Dec, 2014.

VENUE: Dreamland Gold Resort, Rupandehi.

BATCH 2 DATE: 12th, 13th, 19th & 20th Dec, 2014.

VENUE: Hotel Barahi, Pokhara.

BATCH 3 DATE: 26th Dec 2014 to 3rd Jan, 2015.

VENUE: Hotel Heaven, Birtamod.

OBJECTIVE: Upon the completion of the course the participants will have a sound knowledge on banking operations. The knowledge and skill acquired during the training program will help participants increase their productivity and efficiency in their field of work.

DETAILS: 3 batches of Comprehensive Banking Course were launched at 3 different venues outside the valley for the first time. All the programs were successfully conducted with good number of participants.

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





FOREIGN EXCHANGE MANAGEMENT

Hotel Vishuwa, Birgunj.

DATE: 7th to 12th Dec, 2014.

OBJECTIVE: To impart in-depth knowledge of Foreign Exchange and Risk Management to Candidates who wish to specialize in this field and acquiring requisite skills and competence to manage Foreign Exchange and Risk matters effectively and efficiently.

FACILITATOR: Mr. Bam Bahadur Mishra.

PARTICIPANTS: 6 morning sessions were undertaken to tackle the foreign Exchange issues. 20 participants from 6 different banks participated in this program. The participating banks were NIC Asia Bank, Laxmi Bank, Kumari Bank, Nabil Bank, Himalayan Bank and Machhapuchchhre Bank.



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GLIMPSES



2nd Quarter

Nepali Calendar 2071

English Calendar 2015

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January/February

February/March

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१८	१९	२०	२१	२२	२३	२४	१७	१८	१९	२०	२१	२२	२३
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1	2	3	4	5	6	7	1	2	3	4	5	6	7
8	9	10	11	12			8	9	10	11	12	13	14

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

FINANCIAL LITERACY AWARENESS PROGRAM

In collaboration with NIC Asia Bank

BATCH 1 DATE: 15th November, 2014.

VENUE: Mirchaiya, Siraha.

BATCH 2 DATE: 15th November, 2014.

VENUE: Dhangadhi.

BATCH 3 DATE: 15th November, 2014.

VENUE: Tulsipur, Dang.

OBJECTIVE: Develop the skills and confidence to become more aware of the financial risks and opportunities to make informed choices, know where to go for help, and take other effective actions to improve their financial well-being. Financial Literacy Awareness can benefit consumers of all ages and income levels. For young adults just beginning their working lives, it can provide basic tools for budgeting and saving so that expenses and debt can be kept under control.

FACILITATOR: Mr. Sabin Nepal, Mr. Suman Chaudhary & Mr. Abhaya Bahadur Singh.

DETAILS: Altogether 140 participants from the local areas including household women, youth and teachers attended the program. The training package targeted to equip them with financial knowledge and management skills to enable them to achieve their personal and organisational Goal.

BATCH 4 DATE: 22nd November, 2014

VENUE: Hetauda **FACILITATOR:** Mr. Binod Adhikari.

BATCH 5 DATE: 22nd November, 2014

VENUE: Waling **FACILITATOR:** Mr. Krishna Raj Regmi.

BATCH 6 DATE: 20th December, 2014

VENUE: Surkhet **FACILITATOR:** Mr. Suman Chaudhary.

BATCH 7 DATE: 29th Nov, 2014.

VENUE: Banepa

FACILITATOR: Mr. Purnaman Napit & Mr Sabin Nepal.

DETAILS: Altogether 155 Participants attended the program at different parts of the country. The training package targeted to equip them with financial knowledge. They learned how money works and skills and knowledge that allows an individual to make uniform and effective decisions.

Financial Literacy Awareness Program

Pokhara, Kaski

FACILITATORS: Mr. Purna Man Napit & Mr. Sabin Nepal

BATCH 8 DATE: 12th December, 2015

VENUE: Lwang Ghalel

BATCH 9 DATE: 13th December, 2015

VENUE: Lumle

DETAILS: Over 100 women from the local areas participated in the program. The program was conducted with the aim to financially literate the women they also equally need to be involved in economic activities by taking appropriate financial decisions for themselves and their families.



- **On Earning:** "Never depend on single source, Make investment to create a second source."
- **On Spending:** "If you buy things you do not need, you will have to sell things you need"
- **On Savings:** "Do not save what is left after spending but spend what is left after saving."
- **On Taking Risk:** Never test the depth of river with both the feet."
- **On Investment:** "Do not put all eggs in one basket."
— Warren Buffett



NBI Publications



NATIONAL BANKING INSTITUTE
"The Banking Academy of Nepal"

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