



NBI Elected as Chairman of APABI

NBI, the apex Nepalese banking academy, has been elected as Chairman of Asian Pacific Association of Banking Institutes (APABI) at its annual conference held in Delhi, India recently for two years (2016-2017). NBI was inducted as a member of Asian Pacific Association of Banking Institutes (APABI) in 2012 at its annual conference held in Kuala Lumpur, Malaysia. APABI, established in 1986, is the association of apex banking institutes of over 30 countries in the Asia-Pacific region.

NBI has been elected as a Chairman of APABI within short period of becoming member only in 2012.

With this ownership, NBI will host APABI Conference 2016 in Kathmandu with high level delegates of member institutions from over 30 countries. The conference aims to share experience from international experts to participating high level officers of Nepalese banking industry.

APABI has established a "Global Banking Education Standards Board" (GBEst), which was endorsed by the WORLD CONFERENCE ON BANKING INSTITUTES held in Kenya in 2013. With the establishment of the Board, all members, including NBI, has been benefited immensely as banking qualifications and certifications issued by members meeting GBEst benchmarks that has been accepting in the banking industry worldwide which has helped in facilitating skill transfers globally.

Previous host Institutes/countries of APABI Biennial Meeting/ Conference are :

- 1986 Singapore
- 1988 Hongkong
- 1990 New Zealand
- 1992 Malaysia
- 1994 Indonesia
- 1996 Australia
- 1998 Thailand
- 2000 Philippines
- 2002 India
- 2004 Taiwan
- 2006 Korea
- 2008 Mongolia
- 2010 Papua New Guinea
- 2012 Malaysia
- 2013 Malaysia
- 2014 / 2015 India
- **2016 Nepal**



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, RMD.

Mr. Upendra Poudyal
Director
CEO, NMB Bank Ltd.

Welcome to yet another issue of NBI News Letter. At NBI we have many new initiatives lined up and in particular **JANBI**, a professional banking certification program for the first time in Nepal. In most developed countries banks require their staff to obtain professional certification course at various level. These range from foundation and comprehensive course such as **JANBI** as well as vertical specialization in areas such as Compliance, Credit, Audit, Risk, Retail, Trade Finance and Human Resource amongst others. Without a professional banking certification and vertical specialization, many bank staff do not qualify for further career progress. In some MNC Banks, staffs are not allowed to work in designated area without these certifications.



Since Nepali banking landscape is relatively new and last two and half decades of banking experiment has been mainly on expansion and growth, the organizations could not focus more on strengthening human capital base. The operational risk issues leading to huge financial loss has hampered sustainability and growth of many BFIs particularly small ones. In addition, managing the tightening regulations, changing market dynamics and challenge to produce healthy balance sheet and respectable return has been the ongoing exercise of the bank management. All this brings the industry to one core discussion and that is to invest in its Human Capital base so a new generation of bankers can be produced who are equipped with risk managing skills, ability to drive, expand business and make it sustainable.

As per the mandate of the industry and regulators, NBI started its research and development work since 2012 and in collaboration with regions premium body Indian Institute of Banking and Finance (IIBF) to research, design and develop state of the art new generation banking curricula that would meet the industry expectation, hence **JANBI** is born.

I welcome and encourage all banks and their staff to enroll in JANBI which is a professional banking certification. Earning your **JANBI** certification will make you distinct from other staff due to its enriched and well rounded knowledge base.

We look forward to welcome you to our programs.
Warm Regards,

Sanjib Subba
Chief Executive Officer



ART OF SELLING

NBI Hall, Kathmandu.

DATE: 1st November 2015

OBJECTIVE: To understand the individual importance in selling, sales process and customer psychology.

FACILITATOR: Mr. Ajaya Regmi



COMPLETE TELLER SOLUTIONS

NBI Hall, Kathmandu.

DATE: 4th to 6th November 2015

OBJECTIVE: To 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 workplace.

FACILITATOR: Mr. Pankaj Pant



EFFECTIVE SPEAKING

NBI Hall, Kathmandu.

DATE: 7th November 2015

OBJECTIVE: To provide sound knowledge on Effective Communication at Work, development of correct voice for different speaking situations, Presentation skills, Public speaking skills and Nonverbal Delivery skills.

FACILITATOR: Mr. Umang Jung Thapa



IT SECURITY

NBI Hall, Kathmandu.

DATE: 21st November 2015

OBJECTIVE: To provide knowledge in implementing Defense In Depth Methodology, IT security risk mitigation strategy options for controlling IT security risks & its identification, categorization, its handling and treatment.

FACILITATOR: Mr. Subash Chandra Khanal



COMPREHENSIVE BANKING COURSE

NBI Hall, Kathmandu.

DATE: 21st November to 7th December 2015

OBJECTIVE: To provide basic knowledge and skill needed to the core of human capital of the banking industry. The course covers the core banking area as well as the soft skill such as selling skill, marketing skill, customer service which also play vital roles in effective and professional dealing with clients.

FACILITATOR: Pool of Experts



AML/CFT-KYC

NBI Hall, Kathmandu.

DATE: 28th November 2015

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

FACILITATOR: Mr. Shyam Krishna Dahal

A SHOWCASE OF PRODUCTIVE SECTOR LENDING

Alfa House, Kathmandu.

DATE: 27th & 28th November 2015

OBJECTIVE: To understand the nature of productive sectors, nature of particular business, assess the factors associated with lending to productive-sector businesses, and utilize techniques for mitigating risks that affect overall borrower creditworthiness.

FACILITATOR: Mr. Prahlad Giri & Mr. Upendra Malakar



WINNING APPROACH TO DEBT RECOVERY

NBI Hall, Kathmandu.

DATE: 6th December 2015

OBJECTIVE: To be able to focus on how to tackle difficult customers, how to create a win-win situation & how to minimize risk.

FACILITATOR: Mr. Ramsharan Harisharan



FOREIGN EXCHANGE MANAGEMENT IN NEPAL

NBI Hall, Kathmandu.

DATE: 6th to 11th December 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, Credit, Passport facility, Bank Guarantee, FDI and Indian Currencies Transaction.

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



BASIC CREDIT COURSE

NBI Hall, Kathmandu.

DATE: 8th to 18th December 2015

OBJECTIVE: To be able to create a solid base for a better future in Credit Department. They Understand Importance of Credit, Types (Corporate/Retail/SME/ Term Loans/Working Capital Loans/ Consortium Loans, Fund based and Non Fund based credit facilities etc.), Policy Guide, credit process & Be able to use the knowledge and skills immediately. In addition to this, types of loan documents (Offer letter, loan deed, mortgage deed, hypothecation deed, assignments, pledge deed etc.) are also included.

FACILITATOR: Mr. Sumed Bhattarai & Team



INTERNATIONAL TRADE PAYMENT MECHANISM

NBI Hall, Kathmandu.

DATE: 12th December 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





COMPLETE TELLER SOLUTIONS

NBI Hall, Kathmandu.

DATE: 26th December 2015

OBJECTIVE: To make the participants aware about the theoretical as well as practical aspects of Cash Management and to equip the participants with knowledge so as to enable them to conduct their day to day operations independently.

FACILITATOR: Mr. Pankaj Pant



LOAN AGAINST SHARE/ MARGIN TYPE LENDING

NBI Hall, Kathmandu.

DATE: 25th December 2015

OBJECTIVE: To be able to address the challenges in Branch Banking and Operations such as the increasingly fierce competition in the banking industry, to meet customer expectations, to increase the operational efficiency of the branch banks to expand the retail business, to improve customer satisfaction, to improve operational efficiency & to reduce operating costs.

FACILITATOR: Mr. Ganesh Awasthi



GENERAL ADMINISTRATION & INVENTORY MANAGEMENT IN BANKS

Chhahari Production, Kathmandu.

DATE: 30th December 2015

OBJECTIVE: To enable the understanding of visionary roles and responsibility of administration department and Inventory management functions to add substantial value in the value chain.

FACILITATOR: Mr. Prabin Basnet



BANKING FRAUDULENT ACTIVITIES: IDENTIFICATION, VERIFICATION & PREVENTION

Indreni Foodland, Kathmandu.

DATE: 9th January 2016

OBJECTIVE: The main takeaway of the program was that the staff of the fraud prone area (department) be aware of the possible fraud. The program also gave orientation on existing legal framework on banking fraud.

FACILITATOR: Mr. Shyam Krishna Dahal and Mr. Govinda Thapa



FRAUD BEHAVIOUR & SIGNATURE VERIFICATION

NBI Hall, Kathmandu.

DATE: 19th January 2016

OBJECTIVE: To be able to understand the concept of fraud, Basic grounds, suspicious activities & scenarios together with the identification of genuine & fraud signature.

FACILITATOR: Mr. Mukul Pradhan

CREDIT, INTERNATIONAL TRADE & OPERATIONAL RISK MANAGEMENT

NBI Hall, Kathmandu.

(In-House for Nepal Bangladesh Bank Ltd.)

DATE: 1st to 3rd November 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. Kapil Sharma, Mr. BN Gharti & Mr. Mani Shrestha



ART OF SELLING

(In-House for Prime Commercial Bank Ltd.)

NBI Hall, Kathmandu.

DATE: 5th & 6th November 2015

OBJECTIVE: To understand individual importance in selling, sales process, customer psychology & key to success in selling.

FACILITATOR: Mr. Ajaya Regmi



STRATEGIC BUSINESS LEADERSHIP

(In-House for Prabhu Bank Ltd.)

NBI Hall, Kathmandu.

DATE: 28th & 29th November 2015

OBJECTIVE: To provide unique opportunity to get introduced into the understanding of "Strategy" & "Leadership", effectively implement in the business & to dig deeper in the aspects of corporate & institutional business of banks.

FACILITATOR: Mr. Sujit Mundul



COMPREHENSIVE BANKING COURSE

NBI Hall, Kathmandu.

Batch 1: 29th November to 13th December 2015

(In-House for Bank Of Kathmandu Ltd.)

Batch 2: 6th to 17th January 2016

(In-House for Prime Commercial Bank Ltd.)

OBJECTIVE: The program aims to provide basic knowledge and skill needed to the core of human capital of the banking industry. The course covers the core banking area as well as the soft skill such as selling skill, marketing skill, customer service which also play vital roles in effective and professional dealing with clients.

FACILITATOR: Pool of Experts



CUSTOMER SERVICE

(In-House for NIBL Capital Ltd.)

NBI Hall, Kathmandu.

DATE: 12th December 2015

OBJECTIVE: To make the participants get overall concept of a customer's behavior, handling them and also marketing aspects that will allow not only for them to grow but also the organization in the long run.

FACILITATOR: Mr. Umang Jung Thapa





CASH OPERATION & NEGOTIABLE INSTRUMENT

(In-House for Sunrise Bank Ltd.)

Batch 1: 5th December 2015
Hotel Rubus, Dhangadhi.

Batch 2: 12th December 2015
Hotel Royal Century, Narayanghat.

Batch 3: 8th & 9th January 2016
NBI Hall, Kathmandu.

OBJECTIVE: To 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 and to make the participants aware about the theoretical as well as practical aspects of Cash Management.

FACILITATOR: Mr. Pankaj Pant



AML/CFT

(In-House for Kumari Bank Ltd.)
NBI Hall, Kathmandu.

DATE: 18th December 2015

OBJECTIVE: To be able to understand how minimum resources and staff can work on AML/CFT, individual and institutional roles on AML/CFT, linkage between Banking and AML/CFT measures and their inseparability & using appropriate tools to assess and mitigate risks.

FACILITATOR: Mr. Hari Nepal



CREDIT APPRAISAL

(In-House for Prabhu Bank Ltd.)
Alfa House, Kathmandu.

DATE: 20th to 24th December 2015

OBJECTIVE: To be able to create a solid base for a better future in Credit Department, understand Credit Appraisal comprehensively and use the knowledge and skills immediately.

FACILITATOR: Mr. Parshuram K. Chhetri



OPERATIONS & CREDIT

(In-House for Mahalaxmi Finance Ltd.)
NBI Hall, Kathmandu.

DATE: 25th & 26th December 2015

OBJECTIVE: To be able to address the challenges in Branch Banking and Operations including the increasingly fierce competition in the banking industry, meet customer expectations, increase the operational efficiency of the branch banks, expand the retail business & improve customer satisfaction.

FACILITATOR: Mr. Rajan Bikram Thapa, Mr. Kapil Sharma & Ms. Euden Koirala



LOAN AGAINST SHARE/ MARGIN TYPE LENDING

(In-House for Country Development Bank)
Dhulikhel Lodge Resort, Banepa.

DATE: 26th December 2015

OBJECTIVE: To be able to address the challenges in Branch Banking and Operations such as the increasingly fierce competition in the banking industry, to meet customer expectations, to increase the operational efficiency of the branch banks to expand the retail business, to improve customer satisfaction, to improve operational efficiency & to reduce operating costs.

FACILITATOR: Mr. Ganesh Awasthi



OPERATIONAL RISK MANAGEMENT

(In-House for Kathmandu Finance Ltd.)
Namaste Bakery, Kathmandu.

DATE: 30th December 2015

OBJECTIVE: To enhance knowledge in banking operations, mitigate the operational risks, maximize customer satisfaction, improve operational efficiency, reduce operating costs, enhance productivity & enhance brand image of Kathmandu Finance.

FACILITATOR: Mr. BN Gharti & Mr. Upendra Malakar



BANKING OPERATIONS

(In-House for Prabhu Bank Ltd.)
NBI Hall, Kathmandu.

Date: 30th & 31st December, 2015

Batch 1: 5th December 2015

Batch 2: 12th December 2015

OBJECTIVE: Two batches of same program were conducted for the newly recruited trainee assistant of Bank of Kathmandu. The program was able to carry out jobs more effectively in the field of customer service excellence, cash management, account operations, AML & KYC, cards and remittance operations, and operations risk management.

FACILITATOR: Mr. Kapil Sharma & Ms. Euden Koirala



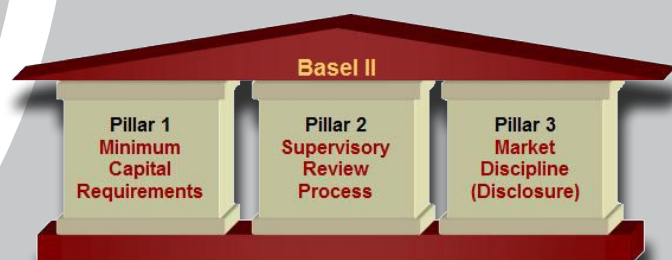
BASEL II

(In-House for Muktinath Bikas Bank & Fewa Bikas Bank)
Hotel Barahi, Pokhara.

DATE: 9th January 2016

OBJECTIVE: To be able to conversant on defining Capital Adequacy, understanding Basel II and its provisions, risk weight for various risks, marketing loan products maximizing the profitability and diversifying the risks, Three pillars under Basel II and Preparing NRB Reports.

FACILITATOR: Mr. BN Gharti & Mr. Surendra Chand





CUSTOMER RELATIONSHIP MANAGEMENT

Hotel Siddhartha Cottage, Butwal.

Date: 31st October 2015

OBJECTIVE: To understand the logic behind spending more on valuable customers and maintaining different customer situations including complains.

Facilitator: Ms. Euden Koirala



BASIC CONCEPT OF CREDIT MANAGEMENT & INTERPRETATION OF FINANCIAL STATEMENT OF BORROWER

Hotel Royal Century, Narayanghat.

Date: 6th & 7th November 2015

OBJECTIVE: To be able to create a solid base for better understanding in credit department by understanding the credit management concept, preliminary analysis, financial statements and its tools.

Facilitator: Mr. Ganesh Awasthi



CUSTOMER RELATIONSHIP ANAGEMENT

Hotel Royal Palm, Pokhara.

Date: 28th November 2015

OBJECTIVE: To provide knowledge about importance of the customer, to make familiar about the expectations of the customer & to motivate staffs for better performance in customer dealing.

Facilitator: Ms. Euden Koirala



RETAIL LENDING

Hotel Royal Century, Narayanghat.

Date: 28th & 29th November 2015

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

Facilitator: Mr. BN Gharti

FRAUD PREVENTION & VERIFICATION OF INR 500 & 1000 WITH YUAN & OTHER CURRENCIES

Hotel Royal Century, Narayanghat.

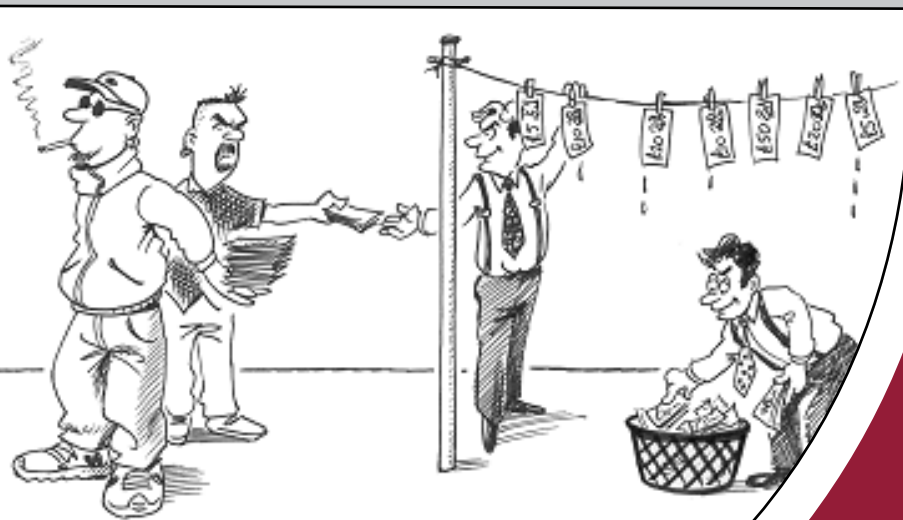
Date: 5th December 2015

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 such counterfeit notes.

Facilitator: Mr. Mukul Pradhan

“An ounce of prevention is worth a pound of cure”

- Benjamin Franklin

AML/CFT-KYC**Hotel Kantipur, Pokhara.****DATE:** 12th December 2015**OBJECTIVE:** The training focuses on sensitization to all banking staff members on issues of AML/CFT-KYC and understanding how BFI take business and AML/ CFT together.**FACILITATOR:** Mr. Shyam Krishna Dahal**PLASTIC MONEY & E-BANKING SERVICES****Siddhartha Cottage, Butwal.****DATE:** 12th December 2015**OBJECTIVE:** Participants will get the 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**ART OF SELLING****Hotel Royal Palm, Pokhara.****DATE:** 2nd January 2016**OBJECTIVE:** To understand the individual importance in selling, understanding of sales process, understanding of Customer Psychology and keys to success in selling.**FACILITATOR:** Mr. Ajaya Regmi**FRAUD BEHAVIOUR & SIGNATURE VERIFICATION****Siddhartha Cottage, Butwal.****DATE:** 9th January 2016**OBJECTIVE:** To be able to understand the concept of fraud, Basic grounds, suspicious activities & scenarios together with the identification of genuine & fraud signature.**FACILITATOR:** Mr. Mukul Pradhan**CORPORATE HUMOR**

“The clampdown on money laundering and corruption is the common responsibility of all the countries in the world”

- Wang Thaowen



“Our assets (employees) walk out of the door each evening. We have to make sure that they come back the next morning”

“Progress is often equal to the difference between mind & mindset.”

- N.R. Narayan Murthy
Founder & Non-Executive Chairman
Infosys Technologies





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(Professional Banking Certification Course)

is for you.

SO HURRY UP & ENROLL!!!

MANAGEMENT TEAM

Sanjib Subba
CEO

BN Gharti
Academic Director

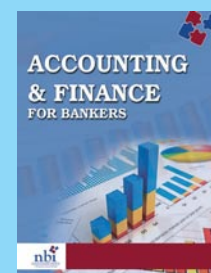
Dhan Thapa
Head of Program

Sabin Nepal
Sr. Executive - Program

Sangita Gurung
Sr. Executive - Finance

Karuna Tuladhar
Sr. Executive - Program

NBI PUBLICATIONS



6th Floor Central Plaza, Narayanchour, Naxal, Kathmandu, Nepal.
Tel: +977 1 4415903/05, 4436001, Fax: +977 1 4441351
E-mail: info@nbi.com.np, W: www.nbi.com.np