

CREDIT BANKING OPERATIONS

Training Program



This highly specialized and concentrated Program is ideally suited to following individuals who:

- Are fresh University Graduates and like to pursue a career in Banking
- Are already working and interested to switch over to Banking career
- Are already working in a Bank and like to excel in terms of better position and compensation
- Are already working in a Bank and want to qualify banking examination arranged by Institute of Bankers Pakistan

Program is offered by: **3D Educators – Trainers & Consultants**

Table of Contents

Detail

Inauguration

Structure

Topics & Time Allocation

Other Learning Activities

About the Program Designer & Instructor

Syllabus

Program Details

Inauguration

The Training Program will be inaugurated by a senior member of 3DEducators

Program Structure

Number of classes in a week	One Class Per Week
Duration of each class	4-Hour with Break
Total Duration	

Other Learning Activities

Classroom Assignments	4
Presentations by Trainees	1

Program Topics and Time Allocation

The participants will cover the following syllabus:

Credit Banking Operations

The comprehensive program related to credit banking operations, highly sensitive department for any bank. The participant will cover the following detailed course content on Course Content Page.

About the Program Instructor

The “**Branch Banking**” Program will be conducted by Senior most Bankers who having the huge experience of teaching The Banking. They have worked with various large commercial banks worked from credit, treasury, Foreign Trade, Retail Operations, Training & Development departments. They also served foreign, International and Local Banks too.

The Trainers who are conducting this program are have on the position of the following:

- ✓ Head of Trainings and HR
- ✓ Senior Executive Vise President
- ✓ Vice President
- ✓ Head of Foreign Trade
- ✓ Head of Retail and Operations

Some Bankers having the Banking experience where some were worked with Airlines, Chartered Accountants firms & public sector organization also.

They trainers are foreign qualified and having the degrees of PhD, M.Phill, MBA, MSc and research back ground.

As Consultant & Senior Trainers, the team of trainers from banking side we at **3D Educators – Trainers & Consultants** would not compromise on the faculty quality, where the trainers who are also provide training at Institute of Bankers Pakistan.

Program Syllabus

Credit Banking Operations

- **Part I – Basic:**
 - Relationship Function
 - Bank Credit Policy & SBP legal framework
 - Principal of Good Lending
 - Fund & Non Fund Based Credit Products
- **Part II – Processing to Disbursement:**
 - Processing Credit Proposals – Collection of information and measurement of credit risk
 - Putting your processed information on Credit Memorandum/Proposal Format
 - Risk Rating of Borrowers & Securities
 - Contents of Security Risk Ranking Forms
 - Forwarding completed credit proposals to superiors for approval
 - Handling Approvals & Issuance of Sanctioned Facility Letters
 - Completion of Security & Charge documents
 - Disbursement of approved credit facilities
- **Part III – CAD & Monitoring:**
 - Function of Credit Administration Department
 - Various returns to SBP & Superior offices
 - Monitoring of Advances
 - Mathematics used in credit operations – markup, sale price etc. Inspection of hypothecated and pledged stocks / inventories
 - Types of Securities & Security Documents
 - Renewal and enhancement of Credit Facilities
 - Periodical review of finances to detect the irregularities and early warning signals.
 - Classification of & Provisioning of non performing loans
 - Arranging the insurance cover for securities.
 - Obtaining periodical stock statements.
- **Part IV - Management of Special Assets**
 - Rescheduling & Restructuring of classified Advances
 - Consumer Financing – Personal Loans, Credit Cards, Auto Loans, Mortgage Financing etc.
- **Part V – Role of Credit Officers & IT in lending operations**
 - Role & Functions of a Credit Officer in a typical branch
 - Role of IT & MIS in banks' lending function

**FINAL CERTIFICATION SHALL BE AWARDED BY IMRTC (INTERNATIONAL
MANAGEMENT RESEARCH & TECHNOLOGY CONSORTIUM) – USA**

Students who are unable to appear for the final exam are required to submit a written application stating the reason for not appearing for the exam. 3D Educators reserves the right to approve or deny such applications. If approved, the student will be allowed to sit for the exam within one month. Failure to do so, the student will be resubmit the examination fee and sit the future schedule exam. Without passing of the exams no certification will be awarded.



3D EDUCATORS



ONLINE LIVE CLASSES FACILITY AVAILABLE

- Instructor Led Training
- Real Time Presentations
- Interactive Classes
- Complete Notes and Other Stuff shall be provided through our Secure Student Login Member's Area
- For Online Live Classes, you may please download the Admission Form through our website <http://www.3deducators.com>. Fill it properly and attached the required document along with Picture and send back to info@3deducators.com with scanned fee submitted voucher in the bank.
- For Pakistan you may submit the fee at any MCB Branch with the title of "3D EDUCATORS-TRAINERS & CONSULTANTS".
- If you are outside Pakistan then you may transfer via Bank to Bank or any western union, Fast Track, Money Gram or else International Transfer Body.
- After Admission, if you don't have GMAIL Account then you are requested to kindly make one GMAIL Account and shared it info@3deducators.com. Then further correspondence shall be made by our institute official.
- Extra Bandwidth Charges shall be incurred.
- If you are outside country or city then extra courier charges shall be incurred for Certificate.

PRECAUTIONARY MEASURES

- ✓ During Classes, you are requested to make sure that you are in isolated room, where no noise should be there except your voice.
- ✓ Kindly Switch Off your Cell Phone during the class, because it will disturb the quorum of class.
- ✓ If you have taken the admission in the course online, ethically it is recommended and suggested that you only avail this facility.
- ✓ Recording of Lectures are not allowed at your end.

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This world is emerging and growing in the 21st Century very rapidly because of latest and remarkable technologies and its advancement. Due to advancement of technology, we 3D EDUCATORS offer Live Interactive class sessions.

3D EDUCATORS believe on Information Technology and its systems. Now you can also avail this facility at your home.



DISTANCE NOT MATTER

You can join in the live classes Sessions of **3D EDUCATORS – TRAINERS & CONSULTANTS** from anywhere of the world.

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(Get the Admission Form)

[Admission Form](#)

MANAGEMENT

3D EDUCATORS – TRAINERS & CONSULTANTS



FINAL CERTIFICATION AWARDED BY IMRTC – USA

SAMPLE CERTIFICATE

**CERTIFICATE
OF EXCELLENCE**

IMRTC USA Recognized

CERTIFICATION



This is to Certify That
Mr. Danny Jones Wales
*has successfully met the certification requirements as outlined in
IMRTC content and the policies adopted thereunder; hereby grants the certification of*

Certified OHSAS 18001 Lead Implementation

Student ID: IM864532201

Date of Commencement: May 4, 2014

Date of Ending: July 4, 2014



Cheryzel Rhodes

Principal of Institute

Director Affiliations and Official Affairs

INTERNATIONAL MANAGEMENT RESEARCH & TECHNOLOGY CONSORTIUM

Address: 2 Amy Avenue, Edison NJ 08817 NEW JERSEY - United States of America

Chapter ID: AS2933770

Partnership ID: AS5588322_Pakistan

Verification@imrtc.org

CERTIFICATE OF AUTHORIZATION

**CERTIFICATE
OF AUTHORIZATION**

IMRTC USA Recognized

CERTIFICATE OF AUTHORIZATION



This is to Certify That IMRTC Authorized

3D EDUCATORS - TRAINERS & CONSULTANTS

*to work as Training & Research Partner in capacity of
PARTNER THROUGH PAKISTAN CHAPTER*

*for the scope of activity shown below in accordance with the applicable rules of
the IMRTC. The use of this certification and the authority granted by this
Certificate of Authorization are subject to the provision of agreement set
forth in the application.*

*The validity of this certificate is for Two Years from the date of Issuance
and will increase according to the performance*

Issuance Date: 16 Aug 2015

Cheryyel Rhodes

Director Affiliations and Official Affairs



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