

Specialization in Banking 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 professionals who are 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	4 Months

OTHER LEARNING ACTIVITIES

Classroom Assignments	4
Presentations by Trainees	1

PROGRAM TOPICS AND TIME ALLOCATION

The participants will cover the following syllabus:

Branch/Retails Banking Operations
Credit Banking Operations
Foreign Trade Banking Operations
Branchless Banking Operations
Review – Exercises & Tests

ABOUT THE PROGRAM DESIGNER & INSTRUCTOR

The “**Specialization in Banking**” Program has been designed and 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 Vice 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.Phil, 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

BRANCH/RETAIL BANKING OPERATIONS

- Legal Framework for Retail Banking Operations
- Account Opening Procedure
 - PLS Account
 - Current Account
 - Term Deposits
 - Call Deposits
 - Special Deposit Schemes of various banks
- Operation in Accounts
- Scrutiny & Payment of Cheques
- Transfer Delivery & Clearing
- Lockers' Operations
- Inward & Outward Bills for collection
- Transfer of funds through Pay Orders, Demand Drafts, Telegraphic Transfer & Mail Transfers
- Dormant & Inoperative Accounts
- Minors' Accounts
- Branch Accounting Function
- Cash Management
- Functions of a Teller
- Quality Customer Services

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 nonperforming 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

FOREIGN TRADE BANKING OPERATIONS

Part I -- Imports

- Overview of Foreign Trade Operations
- Documentary Collection & Documentary Credit
- Types, Forms & Function of Letters of Credit
- Payment Against Documents PAD
- Realization of Collection Bills
- SBP & Other Returns

Part II -- EXPORTS

- Advising and Confirming L/Cs
- Scrutiny and Analysis of L/Cs
- Certification of Form "E"
- Negotiation / Acceptance / Sight Payment
- Scrutiny of export documents
- Preparation of Standard Formats
- Export Bills for Collection
- Export Refinance
- SBP Returns
- Foreign Remittances
- Foreign Currency Accounts

BRANCHLESS BANKING OPERATIONS

- Introduction and definition of Branchless banking
- Permissible Branchless Banking Models and Activities
- Key Roles & Responsibility.
- Agents-assisted Banking
- Use of Third-Party Service Providers
- Risk Management structure
- Customer Protection and Awareness
- Branchless Banking Procedures
- Functions of bank's IT Division
- **Internet banking:**
 - Account information
 - Transfer of funds
 - Payment of utility bills
 - Customer instructions
- Call Centers
- ATM networks

TERMS & CONDITIONS

WITHDRAWAL FROM THE CERTIFICATION

Students are not allowed to withdraw from the CERTIFICATION. If a student cannot continue the CERTIFICATION his/her fee will be forfeited.

CONDUCT AND DISCIPLINE

A disciplinary action, leading to rustication, will be taken against students whose conduct is found objectionable at any time during the course of study. Reference will be made to 3D Educators code of conduct.

EVALUATION AND GRADING

The performance of students is evaluated through continuous observation of a student's performance in the CERTIFICATION – class participation, submission of assignments, quizzes and exercises.

The student will be examined through three hourly exams conducted at the midterm and a final exam at the end of the program. Total marks for passing the CERTIFICATION will be 60 out of a total of 100.

Students who do not meet the attendance or any other eligibility criteria will not be allowed to appear in the final examination.

The following grading plan will be applicable for the CERTIFICATION:

A	87 - 100
B+	81 - 86
B	72 - 80
C+	66 - 71
C	60 - 65
F	below 60

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.

ONLINE CLASSES FACILITY AVAILABLE

This world is emerging and growing in the 21st Century very rapidly because of latest and remarkable technology and its advancement. The Information become so costly and organizations and individuals need the right information on right time. So, if they are not equipped with the latest and updated technological infrastructure then they may face the severe losses. Therefore, to have the updated knowledge and methodologies, all may require the complete set of instructions with proper guidelines. But, all are impossible without having the consultants/Experts/Trainers/Faculties.

We at 3D EDUCATORS believe and correlate the business processes with the integration of 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**

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(Get the Admission Form)

[Admission Form](#)

MANAGEMENT

3D EDUCATORS – TRAINERS & CONSULTANTS

CERTIFICATE OF AUTHORIZATION FROM INTERNATIONAL BODY
IMRTC - USA

**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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