

# ***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 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**

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# 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
Fee:	Rs.4500 x 3 Tuition Fee Rs.1500 Certification Fee <b>Total Rs.15000/- Only</b>

## ***Other Learning Activities***

Classroom Assignments	4
Presentations by Trainees	1



## ***Program Topics and Time Allocation***

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The participants will cover the following syllabus:

Branch/Retails Banking Operations  
Credit Operations  
Foreign Trade Operations  
IT in Banks – Internet Banking – Banking Software  
Review – Exercises & Tests

## ***About the Program Designer & Instructor***

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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 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**

### **Branch/Retail Banking Operations**

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- 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



## Branch Credit Operations

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- **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

## Foreign Trade Banking Operations

### Part I -- Imports

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- 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

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- 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

### IT in Banks, Internet Banking & Banking ERPs

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- Functions of bank's IT Division
- Various Positions in IT Division
- IT Platform in banks
- Internet banking:
  - Account information
  - Transfer of funds
  - Payment of utility bills
  - Customer instructions
- Call Centers
- ATM networks
- Intranet

### Common Computer Modules

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- Accounting Modules
- Retail Banking Modules
- Credit Initiation, Approval & Disbursement Modules
- Trade Modules
- Reporting Modules
- MIS
- Customer Profile and Relationship Management



## **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.

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(Get the Admission Form)

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**MANAGEMENT**

**3D EDUCATORS – TRAINERS & CONSULTANTS**

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