

# Specialization in Banking (+) Training Program



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

- Management Trainees
- Already working in a Bank and like to excel in terms of better position and compensation
- Already working in a Bank and want to qualify banking examination arranged by Institute of Bankers Pakistan
- Previous Students who have passed the “Specialization in Banking”.

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

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**3D EDUCATORS**

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**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:	<b>Total Rs.30000/- Only</b>

## Other Learning Activities:

Classroom Assignments	4
Sessions with senior bankers	1
Presentations by Trainees	1

## **Program Topics and Time Allocation**

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The participants will cover the following syllabus:

Banking Laws & Practices  
Credit Analysis & Risk Management  
Foreign Exchange & Treasury Operations  
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.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

## Banking Laws & Practices

### (a) Contractual Relationship

- What is contract?
- Types of contract?
- Essentials of contract?
  
- Partnership laws

### (b) Negotiable Instruments Act

- Introduction to Negotiable Instruments Act – 1881
- Negotiability Instruments
- Promissory note bankers
- Bill of exchange
- Cheque
- Comparison of negotiable instruments - Similarities & dissimilarities
- Crossing & its types

#### Company Ordinance – 1962

- Endorsement & its types
- Holder
- Holder in due course
- Holder for value
- Other banking instruments like pay order, demand draft & dividend warrant etc.

### (c) Collecting & Paying Bankers

- **Banker – Customer relationship** in different banking transaction
  
- Collecting banker
- Responsibilities of collecting banker
- Protection to collecting banker
- Paying banker
- Responsibilities of paying bankers
- Payment in due course
- Reasons for dishonour of cheques
- Effects of wrongful dishonour
- Relevant sections of Negotiable Act related to collecting & paying
- Garnishi Order
- Bankers evidence
- **Bankers right of lien and set-off**
- Law of limitations and stamp act
- **Important features of Banking**

## Credit Analysis & Risk Management

<p><b>(a) Introduction to Credit</b></p> <ul style="list-style-type: none"> <li>- Credit paradigm shift</li> <li>- Importance of commercial credit</li> <li>- Credit Risk-ness</li> <li>- Principles of prudent lending</li> <li>- 7 Cs of credit</li> <li>- Annual financial reports review</li> <li>- Financial analysis review</li> <li>- Operating cycle &amp; cash cycle</li> </ul>	<p><b>(c) Credit Administration</b></p> <ul style="list-style-type: none"> <li>- Credit Related Laws               <ul style="list-style-type: none"> <li>• Hypothecation</li> <li>• Pledge</li> <li>• Lien</li> <li>• Mortgage</li> <li>• Assignment</li> <li>• Guarantee</li> </ul> </li> <li>- Credit securities and documentation including NIB – financing documents</li> <li>- Credit monitoring and early warning signals</li> <li>- Classification of finances</li> </ul>
<p><b>(b) Credit Risk Analysis</b></p> <ul style="list-style-type: none"> <li>- Creation of credit need</li> <li>- Credit cycle</li> <li>- Credit investigation</li> <li>- Credit initiation</li> <li>- Credit limits</li> <li>- Credit proposal</li> <li>- Credit renewals</li> <li>-</li> <li>-</li> </ul>	<p><b>(d) Asset Remedial Management</b></p> <ul style="list-style-type: none"> <li>- ARM concepts and functions</li> <li>- Re-scheduling</li> <li>- Re-structuring</li> <li>- Recovery laws</li> <li>- NPL &amp; problem loans management</li> </ul>
	<p><b>(e) Commercial Credit Products</b></p> <ul style="list-style-type: none"> <li>- NIB modes of financing</li> <li>- Running finance</li> <li>- Cash finance</li> <li>- Demand finance</li> <li>- Fixed asset finance</li> </ul>

# Foreign Exchange & Treasury Operations

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1. Foreign currency accounts
2. Foreign remittances
3. Foreign exchange traveling quota
4. Exchange facility for studying abroad
5. Sale & purchase of foreign currency
6. FBC
7. FDBC
8. FBP
9. FTCs

## **Treasury operations:**

- ❖ Role of treasury
- ❖ Financial markets & its classifications

## **Money Market Instruments**

- ❖ T- bills
- ❖ Certificate of deposits (CDs)
- ❖ Commercial papers
- ❖ Repot & Reverse Repot
- ❖ Others

## **Capital Market Instruments**

- ❖ Shares
- ❖ Bonds & TFCs
- ❖ Govt. securities
- ❖ Mutual funds

## **Forex Market**

- ❖ Ready
- ❖ Spot
- ❖ Forward
- ❖ Forex arithmetic
- ❖ Introduction to financial derivatives
- ❖ Treasury Operations
- ❖ Liquidity management
- ❖ Regulations & compliance
- ❖ Pool Rate, SLR and SCR etc.
- ❖ Services to branches related to funds management