

CREDIT BANKING OPERATIONS

Training Program

Who can do?

- 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

100,000+ Students
have been Trained

since
1997

Program is
offered by

3D EDUCATORS
22 Years of
Excellence in
Training &
Development
INT

Invest in
People the
only Asset
that Appreciates



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Program Details

Inauguration

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

Program Structure

No of classes per week	1 Class
Duration of each class	4 – Hour

Other Learning Activities

Classroom Assignment	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.

In Affiliation with





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About the Program Designer & 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 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.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.



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Branch Credit 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



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- 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



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Terms & Conditions

WITHDRAWAL FROM THE DIPLOMA/CERTIFICATION

Students are not allowed to withdraw from the Diploma. If a student cannot continue the Diploma 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 Diploma – class participation, submission of assignments, quizzes and exercises.



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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 Diploma 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 Diploma:

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



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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.



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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.

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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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 lonely, then ethically it is recommended and suggested that you alone in the class.
- Recording of Lectures are not allowed at your end.

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.

CONTACT US

021-34141329, 0333-2402474
021-34857148

info@3deducators.com
<http://www.3deducators.com>

Get the Admission Form

Download Form | 

**MANAGEMENT
3D EDUCATORS
TRAINERS & CONSULTANTS**



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Global Recognized Certification from IMRTC USA

**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*

Credit Banking Operations

Student ID: IM864532201

Date of Commencement: May 4, 2014

Date of Ending: July 4, 2014



Cheryyel Rhodes

Principal of Institute

Director Affiliations and Official Affairs

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