3D EDUCATORS
Trainers & Consultants

Diploma in Banking & Finance

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 Banks 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 - INT

22 Years of Excellence in Training & Development

Invest in People the only Asset that Appreciates

www.3dedudcators.com
info@3deducators.com

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About the Program Designer & Instructor

Diploma in Banking and Finance training program is designed by the senior Banker who have the extensive experience and exposures in Banking and developed and erect so many banks.

- Senior Executive Vice President
- Senior Vice President

Highly qualified and experienced trainers with extensive hands-on skills and ability to established their staff and make the programs successful. Further, the trainers have around 35-40 years of healthy and rich experience in banking and finance.

Moreover, trainers are foreign qualified and having the degrees of PhD, MBA, M.Sc., M.S. More they are also the member of International Banking bodies

Inauguration

The Training Program will be inaugurated by a senior member of

3D Educators

Program Structure

No of classes per week	**01 Classes**
Duration of each class	**03 – Hour**

Other Learning Activities

Classroom Assignments	**04**
Presentations by Trainees	**01**

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Introduction to Banking

- History & Development of Banking
- Role of Central Banks
- Role & Function of Commercial Banks

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Branch/Retail Banking Operations

- Legal Framework for Retail Banking Operations
- Account Opening Procedure
  - PLS Accounts
  - 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

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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

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Credit Banking Operations

- 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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Foreign Trade Banking Operations

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

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

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Training Program

Treasury Banking Operations

- Introduction to Foreign and Treasury Operation Management
- Treasury Operations Roles and Responsibilities
- Treasury Back Office Functions
- Introduction to Foreign Exchange Deals
- Foreign Exchange
- Introduction to Money Market Deals
- Money Market
- Foreign Exchange Products
- Treasury Operations Audit and Internal Control Program

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Branchless Banking Operations

Branchless banking has come out globally as the most innovative alternate delivery channel in recent years. Mobile banking has successfully accelerated financial inclusion and changed the financial landscape in many developing countries. Mobile phones are compensating for inadequate infrastructure, slow postal services, and the limited coverage of banking systems in these countries.

Extending the outreach of financial services to the un-banked/underserved/areas and people - belonging mostly to the low income strata of the society - in a cost effective manner is viewed as a big step towards poverty alleviation. Emerging advances in information and communication technologies and their widespread usage offer tremendous opportunity to achieve this much desired goal by making available non-traditional ways of providing financial services. However these alternate delivery channels should be looked into prudently and adopted only after careful balancing of risks and rewards. As regulators our role is not to try to eliminate these risks, but to balance them appropriately with the benefits of using these new channels and to create an enabling regulatory environment where new technologies are put to use on the efficient frontiers of the risk-return tradeoff.

Course Objectives

The program is aimed to enable the course participants to understand

- The concept of branchless banking
- The scope and prospects of branchless banking
- Become familiar with related SBP regulatory framework
- Various Branchless Banking Models
- Risk involves in BB operations
- Infrastructure require for BB-operations
- •Learn more about your own willingness to take risks

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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

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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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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

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Get the Admission Form

Download Form

MANAGEMENT
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